I. Inventor Search Results from Dialog

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      (c) 2002 Gale/Cengage
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      (c) 2009 MCT Information Svc.
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      (c) 2009 Business Wire.
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      (c) 2009 PR Newswire Association Inc
File 810:Business Wire 1986-1999/Feb 28
      (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
      (c) 1999 PR Newswire Association Inc
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      (c) 2009 Dialog
File 626:Bond Buyer Full Text 1981-2008/Jul 07
      (c) 2008 Bond Buyer
File 268:Banking Info Source 1981-2009/Nov W4
      (c) 2009 ProQuest Info&Learning
File   9:Business & Industry(R) Jul/1994-2009/Nov 30
      (c) 2009 Gale/Cengage
File 15:ABI/Inform(R) 1971-2009/Nov 30
      (c) 2009 ProQuest Info&Learning
File 16:Gale Group PROMT(R) 1990-2009/Nov 03

(c) 2009 Gale/Cengage
File 148:Gale Group Trade & Industry DB 1976-2009/Nov 30
         (c) 2009 Gale/Cengage
File 160:Gale Group PROMT(R) 1972-1989
         (c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2009/Oct 28
         (c) 2009 Gale/Cengage
File 621:Gale Group New Prod.Annou.(R) 1985-2009/Oct 20
         (c) 2009 Gale/Cengage
File 636:Gale Group Newsletter DB(TM) 1987-2009/Nov 03
         (c) 2009 Gale/Cengage
File 267:Finance & Banking Newsletters 2008/Sep 29
         (c) 2008 Dialog
File 624:McGraw-Hill Publications 1985-2009/Nov 30
         (c) 2009 McGraw-Hill Co. Inc
File 625:American Banker Publications 1981-2008/Jun 26
         (c) 2008 American Banker
File 120:U.S. Copyrights 1978-2009/Nov 25
         (c) format only 2009 Dialog
File 426:LCMARC-Books 1968-2009/Nov W4
         (c) format only 2009 Dialog
File 430:British Books in Print 2007/Jan W3
         (c) 2007 J. Whitaker & Sons Ltd.
File 483:Newspaper Abs Daily 1986-2009/Dec 01
         (c) 2009 ProQuest Info&Learning
File 347:JAPIO Dec 1976-2009/Aug(Updated 091130)
         (c) 2009 JPO & JAPIO
File 348:EUROPEAN PATENTS 1978-200948
         (c) 2009 European Patent Office
File 349:PCT FULLTEXT 1979-2009/UB=20091126|UT=20091119
         (c) 2009 WIPO/Thomson
File 350:Derwent WPIX 1963-2009/UD=200976
         (c) 2009 Thomson Reuters
File 371:French Patents 1961-2002/BOPI 200209
         (c) 2002 INPI. All rts. reserv.

Set   Items   Description
S1   461   AU=(GANESAN R? OR GANESAN, R? OR GANESAN(2N)RAYI)
S2   133   S1 FROM 347,348,349,350,371
S3   16   ACH OR CLEARINGHOUSE OR CLEARING()HOUSE OR INTERMEDIARY OR
               (THIRD OR 3RD)()PARTY OR TTP
S4   12   S2 AND S3
S5   38   BILLING OR (BILL OR BILLS)(2N)(PAY OR PAYING OR PAYMENT OR
               PRESENT OR PRESENTING OR PRESENTMENT OR PRESENTATION) OR (FUND
               OR FUNDS)(2N)(TRANSFER OR TRANSFERS OR TRANSFERR???) OR EFT
S6   9   S4(S)S5
S7   9   IDPAT (sorted in duplicate/non-duplicate order)
S8   8   IDPAT (primary/non-duplicate records only)

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S9      328  S1 NOT S2
S10       4  S3 AND S9
S11       3  S5 AND S9
S12       7  S10 OR S11
S13       6  RD (unique items)
S14      14  S8 OR S13
S15     594  S1 OR GANESAN(2N)RAVI
S16      43  ACH OR CLEARINGHOUSE OR CLEARING()HOUSE OR INTERMEDIARY OR
             (THIRD OR 3RD)()PARTY OR TTP
S17      43  S15 AND S16
S18      77  BILLING OR (BILL OR BILLS)(2N)(PAY OR PAYING OR PAYMENT OR
             PRESENT OR PRESENTING OR PRESENTMENT OR PRESENTATION) OR (FUND
             OR FUNDS)(2N)(TRANSFER OR TRANSFERS OR TRANSFERR???) OR EFT
S19      17  S17(S)S18
S20       9  S19 AND IC=(G06F OR G06Q)
S21       9  IDPAT (sorted in duplicate/non-duplicate order)
S22       8  IDPAT (primary/non-duplicate records only)
S23      36  S18 FROM 347,348,349,350,371
S24      41  S18 NOT S23
S25      16  S16 AND S24
S26      16  S18(S)S25
S27       9  RD (unique items)
S28      17  S22 OR S27
```

28/AA,AN,AZ,AU,TI/1   (Item 1 from file: 268)
DIALOG(R)File 268:(c) 2009 ProQuest Info&Learning. All rts. reserv.
00389697 61153642
EBPP: A flat-lining market shows a pulse
Bielski, Lauren

28/AA,AN,AZ,AU,TI/2   (Item 1 from file: 15)
DIALOG(R)File 15:(c) 2009 ProQuest Info&Learning. All rts. reserv.
01185883 98-35278
Commercial key recovery
Walker, Stephen T; Lipner, Steven B; Ellison, Carl M; Balenson, David M

28/AA,AN,AZ,AU,TI/3   (Item 1 from file: 16)
DIALOG(R)File 16:(c) 2009 Gale/Cengage. All rts. reserv.
08546381   Supplier Number: 73599915
CheckFree Posts Strong Results for the Third Quarter of Fiscal 2001.

28/AA,AN,AZ,AU,TI/4   (Item 2 from file: 16)
DIALOG(R)File 16:(c) 2009 Gale/Cengage. All rts. reserv.
08384130   Supplier Number: 71054576

CheckFree Vice Chairman to Take CEO Post with Internet Security Firm; Randy
  McCoy, Executive Vice President, Product Management and Development,
  Promoted to Chief Technology Officer.

 28/AA,AN,AZ,AU,TI/5   (Item 3 from file: 16)
DIALOG(R)File 16:(c) 2009 Gale/Cengage. All rts. reserv.
07832529   Supplier Number: 65241852
EBPP: a flat-lining market shows a pulse.(When Checkfree signed a deal with
  Bank of America to assume the bank's electronic billpay service this
  spring, some of the torpor surrounding the electronic bill
  payment market lifted)(Brief Article)
Bielski, Lauren

 28/AA,AN,AZ,AU,TI/6   (Item 4 from file: 16)
DIALOG(R)File 16:(c) 2009 Gale/Cengage. All rts. reserv.
07783353   Supplier Number: 65062612
RSA Security Licenses Latest Encryption Software to CheckFree.

 28/AA,AN,AZ,AU,TI/7   (Item 5 from file: 16)
DIALOG(R)File 16:(c) 2009 Gale/Cengage. All rts. reserv.
07479601   Supplier Number: 62824293
CheckFree Names Ravi Ganesan Vice Chairman.

 28/AA,AN,AZ,AU,TI/8   (Item 6 from file: 16)
DIALOG(R)File 16:(c) 2009 Gale/Cengage. All rts. reserv.
04984805   Supplier Number: 47322439
CheckFree Corporation Earns Record Revenues

 28/AA,AN,AZ,AU,TI/9   (Item 1 from file: 148)
DIALOG(R)File 148:(c) 2009 Gale/Cengage. All rts. reserv.
09242970   SUPPLIER NUMBER: 19078256
/C O R R E C T I O N -- CheckFree Corporation/(Correction Notice)

 28/AA,AN,AZ,AU,TI/10   (Item 1 from file: 348)
DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.
01330958
Distributed data accessing technique
Verfahren zum verteilten Datenzugriff
Methode d'acces des donnees distribuees
INVENTOR:
  Ganesan, Ravi, 5240 Blue Yarrow Run, Norcross, Georgia 30092, (US)
  Harris, Mark Todd, 9330 Brumbelow, Crossing Way, Alpharetta, Georgia

30202, (US)
  Dreyer, Hans Daniel, 495 Howland Drive, Gahanna Ohio 43230, (US)
  Wolfe, Kathryn Randall, 194 Patti Drive, Westerville, Ohio 43081, (US)
APPLICATION (CC, No, Date):   EP 2000106123 000321;

 28/AA,AN,AZ,AU,TI/11   (Item 2 from file: 348)
DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.
01330957
A technique for centrally tracking transactions in an electronic billing system
Verfahren zum zentralen Verfolgen von Transaktionen in einem elektronischen
    Abrechnungssystem
Technique de pistage electronique des transactions dans un systeme de
    facturation electronique
INVENTOR:
  Ganesan, Ravi, 5240 Blue Yarrow Run, Norcross, Georgia 30092, (US)
  Harris, Mark Todd, 9330 Brumbelow, Crossing Way, Alpharetta, Georgia 30202, (US)
  Dreyer, Hans Daniel, 495 Howland Drive, Gahanna Ohio 43230, (US)
  Wolfe, Kathryn Randall, 194 Patti Drive, Westerville, Ohio 43081, (US)
APPLICATION (CC, No, Date):   EP 2000106122 000321;

 28/AA,AN,AZ,AU,TI/12   (Item 3 from file: 348)
DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.
01330955
An elctronic bill presentment technique with enhanced biller control
Verfahren zum Vorlegen von Rechnungen mit einer verbesserten Kontrolle
    durch den Rechnungsleger
Methode pour la presentation electronique de factures avec un meilleur controle
INVENTOR:
  Ganesan, Ravi, 5240 Blue Yarrow Run, Norcross, Georgia 30092, (US)
  Harris, Mark Todd, 9330 Brumbelow, Crossing Way, Alpharetta, Georgia 30302, (US)
  Dreyer, Hans Daniel, 495 Howland Drive, Gahanna, Ohio 43230, (US)
  Wolfe, Kathryn Randall, 194 Patti Drive, Westerville, Ohio 43081, (US)
APPLICATION (CC, No, Date):   EP 2000106120 000321;

 28/AA,AN,AZ,AU,TI/13   (Item 4 from file: 348)
DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.
01294736
Securing electronic transactions over public networks
Sicherung von elektronischen Transaktionen uber offentliche Netzwerke
Securisation de transactions electroniques dans des reseaux publics
INVENTOR:
  Ganesan, Ravi, 5240 Blue Yarrow Run, Norcross, Georgia, (US)
  Hobday, Kenneth, 241 Bluff Ridge Court, Powell, Ohio, (US)
  Lewis, Matt, 1909 Grist Stone Court, Atlanta, Georgia, (US)
  Christianson, Alfred II, 955 Azalea Drive, Roswell, Georgia, (US)

APPLICATION (CC, No, Date): EP 2000127893 001220;
PRIORITY (CC, No, Date): US 471490 991223

28/AA,AN,AZ,AU,TI/14   (Item 5 from file: 348)
DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.
01264768
Electronic billing with flexible biller controlled electronic bill presentment
Elektronische Rechnungsstellungssystem mit flexibeler vom Rechnungssteller
    kontrollierten elektronischen Rechnungvorlage
Systeme de facturage electronique avec presentation flexible des factures
    electroniques controlee par le facturant
INVENTOR:
  Ganesan, Ravi, 5240 Blue Yarrow Run, Norcross, GA 30092, (US)
  Hobday, Kenneth, 241 Bluff Ridge Court, Powell, Ohio 43065, (US)
APPLICATION (CC, No, Date):   EP 2000121882 001006;
PRIORITY (CC, No, Date): US 414731 991008

28/AA,AN,AZ,AU,TI/15   (Item 6 from file: 348)
DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.
01254136
Electronic billing with updateable electronic bill summary
Elektronische Rechnungsstellungsystem mit aktualisierbarer elektronischer
    Rechnungsubersicht
Systeme de facturage electronique avec sommaire de facture electronique
    pouvant etre mis-a-jour
INVENTOR:
  Ganesan, Ravi, 5240 Blue Yarrow Run, Norcross, Georgia 30092, (US)
  Hobday, Kenneth, 241 Bluff Ridge Court, Powell, Ohio 43065, (US)
APPLICATION (CC, No, Date):   EP 2000118977 000901;
PRIORITY (CC, No, Date): US 387764 990901

28/AA,AN,AZ,AU,TI/16   (Item 7 from file: 348)
DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.
01210363
Cashless transactions without credit cards, debit cards or checks
Bargeldlose Transaktionen ohne Kreditkarten, Debitkarten oder Schecks
Transactions sans numeraire ne faisant pas usage de cartes de credit, de
    cartes de debit ou de cheques
INVENTOR:
  Ganesan, Ravi, 5240 Blue Yarrow Run, Norcross, GA 30092, (US)
APPLICATION (CC, No, Date):   EP 2000107413 000405;
PRIORITY (CC, No, Date): US 299102 990426

28/AA,AN,AZ,AU,TI/17   (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0010452400
WPI ACC NO: 2001-051754/
Electronic bill presentment and/or payment clearing house uses
remittance information stored in central database for access via network to
user station representating payee
Original Titles:
Verrechnungszentrale zum Vorlegen und / oder Bezahlen von Rechnungen
Electronic bill presentment and/or payment clearinghouse
Centrale electronique de presentation et / ou de reglement de factures
Local Applications (No Type Date): EP 2000107414 A 20000405; AU 200028892
  A 20000419; CA 2306123 A 20000414; ZA 20001930 A 20000417
Priority Applications (no., kind, date): US 1999298889 A 19990426

28/3,K/10   (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2009 European Patent Office. All rts. reserv.

01330958
Distributed data accessing technique
Verfahren zum verteilten Datenzugriff
Methode d'acces des donnees distribuees
PATENT ASSIGNEE:
  CheckFree Corporation, (2907040), 4411 East Jones Bridge Road, Norcross,
    Georgia 30092, (US), (Applicant designated States: all)
INVENTOR:
  Ganesan, Ravi, 5240 Blue Yarrow Run, Norcross, Georgia 30092, (US)
  Harris, Mark Todd, 9330 Brumbelow, Crossing Way, Alpharetta, Georgia 30202, (US)
  Dreyer, Hans Daniel, 495 Howland Drive, Gahanna Ohio 43230, (US)
  Wolfe, Kathryn Randall, 194 Patti Drive, Westerville, Ohio 43081, (US)
LEGAL REPRESENTATIVE:
  Schurack, Eduard F. et al (88021), Hofstetter, Schurack & Skora
    Balanstrasse 57, 81541 Munchen, (DE)
PATENT (CC, No, Kind, Date): EP 1136924 A1 010926 (Basic)
APPLICATION (CC, No, Date):   EP 2000106123 000321;
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
 LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS (V7): G06F-017/ 60
ABSTRACT WORD COUNT: 122
NOTE: Figure number on first page: 4
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language Update   Word Count
      CLAIMS A (English) 200139   1661
      SPEC A   (English) 200139   8265
Total word count - document A   9926
Total word count - document B   0
Total word count - documents A + B   9926
INTERNATIONAL PATENT CLASS (V7): G06F-017/ 60

...SPECIFICATION 14 serves as an intermediary between each biller 16 and
 the customer 12 by providing bill presentment directly to the customer 12.
  There are two variants of the aggregation model 10 resulting...For
 example, in a bill presentment and payment system, a billing entity may
 allow a third party to access bill data in order to provide feedback to bill customers.
  It should be...service center 102. The banking entity customer service
 center 102 could, for example, be a third party telemarketing
 group that is allowed access to banking and overall system data in order
 to provide feedback to system subscribers.

BILLING ENTITY CUSTOMER CARE MESSAGE PROCESSING

The billing entity 56 will process customer care messages from...

...service center 104. The billing entity customer service center 104
could, for example, be a third party telemarketing group that
is allowed access to billing and overall system data in order to
provide feedback to system subscribers.

28/3,K/13   (Item 4 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2009 European Patent Office. All rts. reserv.

01294736
Securing electronic transactions over public networks
Sicherung von elektronischen Transaktionen uber offentliche Netzwerke
Securisation de transactions electroniques dans des reseaux publics
PATENT ASSIGNEE:
  CheckFree Services Corporation, (2907041), 4411 East Jones Bridge Road,
    Norcross, Georgia 30092, (US), (Applicant designated States: all)
INVENTOR:
  Ganesan, Ravi, 5240 Blue Yarrow Run, Norcross, Georgia, (US)
  Hobday, Kenneth, 241 Bluff Ridge Court, Powell, Ohio, (US)
  Lewis, Matt, 1909 Grist Stone Court, Atlanta, Georgia, (US)
  Christianson, Alfred II, 955 Azalea Drive, Roswell, Georgia, (US)
LEGAL REPRESENTATIVE:
  Kugele, Bernhard et al (51541), NOVAPAT INTERNATIONAL SA, 9, Rue du
    Valais, 1202 Geneve, (CH)
PATENT (CC, No, Kind, Date): EP 1111559 A2 010627 (Basic)
APPLICATION (CC, No, Date):   EP 2000127893 001220;
PRIORITY (CC, No, Date): US 471490 991223
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
  LU; MC; NL; PT; SE; TR
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS (V7): G07F-019/00; G06F-017/60;
  H04L-029/06; H04L-009/32
ABSTRACT WORD COUNT: 189
NOTE: Figure number on first page: 6
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
    CLAIMS A (English) 200126   2340
    SPEC A   (English) 200126   7642
Total word count - document A   9982
Total word count - document B   0
Total word count - documents A + B   9982
...INTERNATIONAL PATENT CLASS (V7): G06F-017/60

...SPECIFICATION 657, filed January 27, 1999, entitled "A Technique for

Centrally Tracking Transactions in an Electronic Billing System";
pending Application Serial Number 09/301,068, filed April 28, 1999,
entitled "An Electronic Bill Presentment Technique With
Enhanced Biller Control"; pending Application Serial Number 09/414,731,
filed October 8, 1999, entitled "Electronic Billing With Flexible
Biller Controlled Electronic Bill Presentment"; pending
Application Serial Number 09/387,764, filed September 1, 1999, entitled
"Electronic Billing With Updateable Electronic Bill Summary";
pending Application Serial Number 09/208,998, and filed December...

...a Network"; pending Application Serial Number 09/298,889, filed April
26, 1999, entitled "Electronic Bill Presentment and/or
Payment Clearinghouse"; pending Application Serial Number
09/229,102, filed April 26, 1999, entitled "Cashless Transactions Without...

28/3,K/14   (Item 5 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2009 European Patent Office. All rts. reserv.

01264768
Electronic billing with flexible biller controlled electronic bill presentment
Elektronische Rechnungsstellungssystem mit flexibeler vom Rechnungssteller
    kontrollierten elektronischen Rechnungvorlage
Systeme de facturage electronique avec presentation flexible des factures
    electroniques controlee par le facturant
PATENT ASSIGNEE:
  CheckFree Services Corporation, (2907041), 4411 East Jones Bridge Road,
    Norcross, Georgia 30092, (US), (Applicant designated States: all)
INVENTOR:
  Ganesan, Ravi, 5240 Blue Yarrow Run, Norcross, GA 30092, (US)
  Hobday, Kenneth, 241 Bluff Ridge Court, Powell, Ohio 43065, (US)
LEGAL REPRESENTATIVE:
  Hofstetter, Alfons J., Dr.rer.nat. et al (79921), Hofstetter,Schurack &
    Skora Balanstrasse 57, 81541 Munchen, (DE)
PATENT (CC, No, Kind, Date): EP 1091330 A2 010411 (Basic)
                        EP 1091330 A3 020116
APPLICATION (CC, No, Date):   EP 2000121882 001006;
PRIORITY (CC, No, Date): US 414731 991008
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
  LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS (V7): G07F-019/00; G06F-017/60
ABSTRACT WORD COUNT: 180
NOTE: Figure number on first page: 3
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count

CLAIMS A (English) 200115   1906
SPEC A   (English) 200115   14682
Total word count - document A   16588
Total word count - document B   0
Total word count - documents A + B   16588
...INTERNATIONAL PATENT CLASS (V7): G06F-017/60

...SPECIFICATION 14 serves as an intermediary between each biller 16 and
 the customer 12 by providing bill presentment directly to the
 customer 12, potentially on behalf of the sponsor 18.
   There are two...For example, in a bill presentment and payment system,
 a billing entity may allow a third party to access bill data
 in order to provide feedback to bill customers. It should be...service
 center 104. The billing entity customer service center 104 could be, for
 example, a third party telemarketing group that is allowed
 access to billing and overall system data in order to provide
 feedback to system subscribers.
   The EPCS entity...Accordingly, the present invention allows the high
 level users to be advantageously serviced through a third
 party, such as the EPCS, or at a biller network address which is different than a...

...which the low level users are serviced. If the servicing is in the
 nature of bill presentment services, only low level users
 receive a bill presentation enriched with the special
 promotional offering. Because only a portion of the customers are
 serviced from the site offering the enriched bill presentment
 , greater resources can be focussed on providing a more satisfying
 bill presentation experience to the lower level users, and
 hence to the users most likely to increase...

 28/3,K/15   (Item 6 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2009 European Patent Office. All rts. reserv.

01254136
Electronic billing with updateable electronic bill summary
Elektronische Rechnungsstellungsystem mit aktualisierbarer elektronischer
    Rechnungsubersicht
Systeme de facturage electronique avec sommaire de facture electronique
    pouvant etre mis-a-jour
PATENT ASSIGNEE:
  CheckFree Services Corporation, (2907041), 4411 East Jones Bridge Road,
    Norcross, Georgia 30092, (US), (Applicant designated States: all)
INVENTOR:
  Ganesan, Ravi, 5240 Blue Yarrow Run, Norcross, Georgia 30092, (US)
  Hobday, Kenneth, 241 Bluff Ridge Court, Powell, Ohio 43065, (US)
LEGAL REPRESENTATIVE:

Hofstetter, Alfons J., Dr.rer.nat. et al (79921), Hofstetter,Schurack &
   Skora Balanstrasse 57, 81541 Munchen, (DE)
PATENT (CC, No, Kind, Date): EP 1083532 A2 010314 (Basic)
                              EP 1083532 A3 011114
APPLICATION (CC, No, Date):   EP 2000118977 000901;
PRIORITY (CC, No, Date): US 387764 990901
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
   LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS (V7): G07F-019/00; G06F-017/60;
   G07F-007/10
ABSTRACT WORD COUNT: 126
NOTE: Figure number on first page: 3
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
      CLAIMS A (English) 200111   1472
      SPEC A   (English) 200111   12200
Total word count - document A   13672
Total word count - document B   0
Total word count - documents A + B   13672
...INTERNATIONAL PATENT CLASS (V7): G06F-017/60

...SPECIFICATION 14 serves as an intermediary between each biller 16 and
   the customer 12 by providing bill presentment directly to the
   customer 12, potentially on behalf of the sponsor 18.
      There are two...For example, in a bill presentment and payment system,
   a billing entity may allow a third party to access bill data
   in order to provide feedback to bill customers. It should be...service
   center 104. The billing entity customer service center 104 could be, for
   example, a third party telemarketing group that is allowed
   access to billing and overall system data in order to provide
   feedback to system subscribers.

 28/3,K/16   (Item 7 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2009 European Patent Office. All rts. reserv.

01210363
Cashless transactions without credit cards, debit cards or checks
Bargeldlose Transaktionen ohne Kreditkarten, Debitkarten oder Schecks
Transactions sans numeraire ne faisant pas usage de cartes de credit, de
   cartes de debit ou de cheques
PATENT ASSIGNEE:
  CheckFree Corporation, (2907040), 4411 East Jones Bridge Road, Norcross,
   Georgia 30092, (US), (Applicant designated States: all)
INVENTOR:

Ganesan, Ravi, 5240 Blue Yarrow Run, Norcross, GA 30092, (US)
LEGAL REPRESENTATIVE:
  Schurack, Eduard F. et al (88021), Hofstetter, Schurack & Skora
    Balanstrasse 57, 81541 Munchen, (DE)
PATENT (CC, No, Kind, Date): EP 1052603 A2 001115 (Basic)
                              EP 1052603 A3 010613
                              EP 1052603 A9 020904
APPLICATION (CC, No, Date):   EP 2000107413 000405;
PRIORITY (CC, No, Date): US 299102 990426
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
  LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS (V7): G07F-019/00; G06F-017/60
ABSTRACT WORD COUNT: 97
NOTE: Figure number on first page: 1
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
    SPEC A   (English) 200046   11333
Total word count - document A   11333
Total word count - document B   0
Total word count - documents A + B   11333
...INTERNATIONAL PATENT CLASS (V7): G06F-017/60
...SPECIFICATION could be the Internet and/or a more secure communications
  network such as the conventional ACH communications network or some
  other inter-bank communications network. Additionally included in the
  network 100 is a central clearinghouse station 140. Station 140
  includes a processor 140A and memory 140B. The memory 140B stores a
  database 140B1 for storing billing and remittance information, and
  bill presentment and programmed instructions 140B2. Each
  payer A-D has a payment account maintained at one...

...the payers A-D and payees E-H are registered to electronically present
  and/or pay bills on network 150. More particularly, for
  purposes of the following discussion, payer D and payees...

...entity which utilizes a standard invoicing software package.
    To facilitate the use of the electronic bill presentment
  and payment services, the central clearinghouse station 140
  operates in accordance with instructions 140B2, to perform a simplified
  registration process. More...

< removed unnecessary information>

...may currently be reluctant to register for such services. The present
  invention also provides a clearinghouse for electronically
  presenting and/or paying bills to a large number of users,
  including a large number of users of a public...

28/3,K/17   (Item 1 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0010452400 - Drawing available
WPI ACC NO: 2001-051754/200107
Related WPI Acc No: 2002-195151; 2005-675231
XRPX Acc No: N2001-039787
Electronic bill presentment and/or payment clearing house uses
remittance information stored in central database for access via network to
user station representating payee
Patent Assignee: CHECKFREE CORP (CHEC-N)
Inventor: GANESAN R
Patent Family (4 patents, 28 countries)
Patent   Application
Number   Kind Date   Number   Kind   Date   Update
EP 1049056   A2 20001102 EP 2000107414   A 20000405 200107 B
AU 200028892   A   20001116 AU 200028892   A 20000419 200107 E
CA 2306123   A1 20001026 CA 2306123   A 20000414 200107 E
ZA 200001930   A   20010131 ZA 20001930   A 20000417 200110 E
Priority Applications (no., kind, date): US 1999298889 A 19990426
Patent Details
Number   Kind Lan   Pg Dwg Filing Notes
EP 1049056   A2 EN   31   15
Regional Designated States,Original: AL AT BE CH CY DE DK ES FI FR GB GR
  IE IT LI LT LU LV MC MK NL PT RO SE SI
CA 2306123   A1 EN
ZA 200001930   A EN   74
Original Titles:
...Electronic bill presentment and/or payment clearinghouse

  Alerting Abstract ...payment is received via a network (150) from a user
station representing the payee. A transfer of funds from the
relevant account to a deposit account is generated based on the received payment...
...USE - As an electronic bill presentment and/or payment clearing house.

...DESCRIPTION OF DRAWINGS - The drawing shows the electronic bill
presentation and payment network
Class Codes
International Classification (Main): G06F, ...
...G06F-017/60

II. Text Search Results from Dialog - Patents

A.   Abstract Databases

? show files;ds;cost;logoff hold
File 347:JAPIO Dec 1976-2009/Aug(Updated 091130)
        (c) 2009 JPO & JAPIO
File 350:Derwent WPIX 1963-2009/UD=200976
        (c) 2009 Thomson Reuters
File 371:French Patents 1961-2002/BOPI 200209
        (c) 2002 INPI. All rts. reserv.

Set   Items   Description
S1   42356   ACH OR CLEARINGHOUSE OR CLEARING()HOUSE OR INTERMEDIARY OR
               (THIRD OR 3RD)()PARTY OR TTP
S2   42356   ACH OR CLEARINGHOUSE OR CLEARING()HOUSE OR INTERMEDIARY OR
               (THIRD OR 3RD)()PARTY OR TTP
S3   13295   IDENTIFY??? OR IDENTIFICATION OR CHECK??? OR IDENTIFY??? OR
               IDENTIFIE? ? OR IDENTIFICATION OR SPOT? ? OR SPOTT??? OR DET-
               ECT??? OR SENSE? ? OR PERCEIV??? OR RECOGNI? OR DISTINGUISH???
               OR INVESTIGAT??? OR VERIF? OR VALIDAT? OR CONFIRM?
S4   1151   PAYOR OR PAYER OR CONSUMER OR BILLEE OR (CHECK OR CHEQUE)(-
)(WRITER OR MAKER OR ISSUER) OR REMUNERAT?R OR SPENDER
S5   5260   PRIOR OR BEFORE OR RECENTLY OR EARLIER OR PREVIOUS?? OR PA-
               ST OR HISTOR? OR ALREADY OR FORMERLY
S6   804   BILLING OR (BILL OR BILLS)(2N)(PAY OR PAYING OR PAYMENT OR
               PRESENT OR PRESENTING OR PRESENTMENT OR PRESENTATION) OR (FUND
               OR FUNDS)(2N)(TRANSFER OR TRANSFERS OR TRANSFERR???) OR EFT
S7   204   S3(3N)S4
S8   21   S5(3N)S6
S9   1   S2(S)S7(S)S8
S10   10   S2(S)S3(S)S4(S)S5(S)S6
S11   2   S10(S)(S7 OR S8)
S12   107   S2(S)S4(S)S5
S13   21   S12(S)(S7 OR S8)
S14   28   S10 OR S13
S15   27   S14 AND IC=(G06F OR G06Q)
S16   27   IDPAT (sorted in duplicate/non-duplicate order)
S17   27   IDPAT (primary/non-duplicate records only)

 17/AN,AZ,TI/1   (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0019612193
Electronic payment method, involves providing payment information with
consumer account information, and sending transfer failed information to
consumer near field communication terminal via server when payment is not transferred

Original Titles:
Electronic payment method and system based on NFC mobile terminal
Local Applications (No Type Date): CN 200810126397 A 20080630
Priority Applications (no., kind, date): CN 200810084277 A 20080328

 17/AN,AZ,TI/2   (Item 2 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0019479085
Third-party payment account proactively establishing method for
controlled-environment facility, involves encouraging identified
prospective third-party payer for establishing third-party payment account
for payment for resident
Original Titles:
System and Method for Proactively Establishing a Third-Party Payment
Account for Services Rendered to a Resident of a Controlled-Environment Facility
Local Applications (No Type Date): US 200842861 A 20080305
Priority Applications (no., kind, date): US 200842861 A 20080305

 17/AN,AZ,TI/3   (Item 3 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0017880423
Transferring funds from sending account to payee comprises generating
request to transfer funds to payee from account, receiving request at
transaction management system and generating and sending response
confirming/denying verification
Original Titles:
SYSTEME UND VERFAHREN ZUR UBERWEISUNG VON GELD VON EINEM SENDEKONTO
AUS
SYSTEMS AND METHODS FOR TRANSFERRING FUNDS FROM A SENDING ACCOUNT
SYSTEMES ET PROCEDES POUR TRANSFERER DES FONDS A PARTIR D'UN COMPTE
EXPEDITEUR
Local Applications (No Type Date): WO 2007US78322 A 20070912; US
 2006825382 P 20060912; US 2007854476 A 20070912; US 2006825382 P
 20060912; US 2007854482 A 20070912; US 2006825382 P 20060912; US
 2007854489 A 20070912; US 2006825382 P 20060912; US 2007854505 A
 20070912; US 2006825382 P 20060912; US 2007854497 A 20070912; US
 2006825382 P 20060912; US 2007854489 A 20070912; US 2007875896 A
 20071020; EP 2007842376 A 20070912; WO 2007US78322 A 20070912
Priority Applications (no., kind, date): US 2006825382 P 20060912; US
 2007854476 A 20070912; US 2007854482 A 20070912; US 2007854489 A
 20070912; US 2007854497 A 20070912; US 2007854505 A 20070912; US
 2007875896 A 20071020

 17/AN,AZ,TI/4   (Item 4 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.

0017509810
Electronic commerce method for use in public network electronic commerce
system, involves constructing terminal, payment, card issuing payment gateway, platform
and logistics devices with name and bank card bound through transaction
Original Titles:
Electronic commerce system and method with member name and bank card bound
Local Applications (No Type Date): CN 200710027261 A 20070323
Priority Applications (no., kind, date): CN 200710027261 A 20070323

17/AN,AZ,TI/5   (Item 5 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0017079963
Computer implemented method for processing transaction e.g. electronic
payment of transactions via payment vehicle based on consumer rules involves directing
payment for transaction using finds from at least one of payment vehicles
Original Titles:
Method and system relating to a multi-lateral trade engine for payment transactions
Local Applications (No Type Date): US 2005692766 P 20050621; US
 2006425627 A 20060621
Priority Applications (no., kind, date): US 2005692766 P 20050621; US
 2006425627 A 20060621

17/AN,AZ,TI/6   (Item 6 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0017059360
Cash reward program facilitating method for distribution of health
services, involves monitoring transactions between insurance subscribers
and providers, and providing insurance premium discounts based on services received
Original Titles:
System and method of economic incentives to foster behavioral changes that
improve health
SYSTEME ET PROCEDE D'INCITATIONS ECONOMIQUES VISANT A ENCOURAGER LES
CHANGEMENTS DE COMPORTEMENT AMELIORANT LA SANTE
Local Applications (No Type Date): US 2006338634 A 20060125; US
 2007724321 A 20070315; WO 2008US3426 A 20080314
Priority Applications (no., kind, date): US 2006338634 A 20060125; US
 2007724321 A 20070315

17/AN,AZ,TI/7   (Item 7 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0016984677
Payment e.g. credit card payment, making method for merchant, involves
associating identifier assigned to payer with valid account number and
information pertaining to payer in database accessible to trusted third party service
Original Titles:

Persistent Dynamic Payment Service
Local Applications (No Type Date): US 2001304819 P 20010711; US 200266174
 A 20020129; US 2007738513 A 20070422
Priority Applications (no., kind, date): US 2001304819 P 20010711; US
 200266174 A 20020129; US 2007738513 A 20070422

 17/AN,AZ,TI/8   (Item 8 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0015308266
Computer implemented method for verifying consumers in transaction systems,
involves determining consumer transaction identifier based on goods shipped
by merchant to consumer and services performed by merchant
Original Titles:
Computer-implemented method, system and apparatus for the dynamic
verification of a consumer engaged in a transaction with a merchant and
authorization of the transaction
PROCEDE, SYSTEME ET DISPOSITIF MIS EN OEUVRE PAR ORDINATEUR POUR LA
VERIFICATION DYNAMIQUE D'UN CONSOMMATEUR ENGAGE DANS UNE TRANSACTION
AVEC UN COMMERCANT ET POUR L'AUTORISATION DE CETTE TRANSACTION
Local Applications (No Type Date): WO 2004US5444 A 20040223; WO
 2004US5444 A 20040223; IN 2006MN1030 A 20060830; WO 2004US5444 A
 20040223; US 2007590162 A 20070712; AU 2004316986 A 20040223; WO
 2004US5444 A 20040223
Priority Applications (number, kind, date): WO 2004US5444 A 20040223

 17/AN,AZ,TI/9   (Item 9 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0015267284
Service e.g. map information, provider requesting method for use over
internet, involves demonstrating service intermediary to service consumer
when start code is provided with request, where code is used to derive end code
Original Titles:
Verfahren und System zur Losung von Streitigkeiten zwischen Dienstleistern
und Dienstabnehmen
Method and system for resolving disputes between service providers and
service consumers
Procede et systeme pour la resolution de conflits entre les fournisseurs et
les consommateurs de services
METHOD AND SYSTEM FOR RESOLVING DISPUTE BETWEEN SERVICE PROVIDER AND
SERVICE USER
Local Applications (No Type Date): US 2004789808 A 20040227; EP
 2005100995 A 20050211; JP 200553856 A 20050228; CN 200510052853 A
 20050225; KR 200516020 A 20050225; IN 2005DE275 A 20050209; US
 2004789808 A 20040227
Priority Applications (number, kind, date): US 2004789808 A 20040227

17/AN,AZ,TI/10   (Item 10 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0014611998
Method of deterring user and retailer fraud on online third party coupon
for online shopping, involves validating service center assigned
identification mark and member user password tied to scanned coupon to
approve coupon use
Original Titles:
Fraud deterred product and service coupons
Local Applications (No Type Date): US 2000513963 A 20000228; US
  2004840514 A 20040506
Priority Applications (number, kind, date): US 2000513963 A 20000228; US
  2004840514 A 20040506

17/AN,AZ,TI/11   (Item 11 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0014381070
Financial transaction verification method in electronic commerce, involves
issuing identification for payment instrument registered by payer, and
authenticating payee using ID before transferring funds to payee's account
Original Titles:
Anti-fraud document transaction system
Local Applications (No Type Date): US 2003438574 P 20030109; US
  2003463535 P 20030418; US 2003488985 P 20030722; US 2003488987 P
  20030722; US 2003488988 P 20030722; US 2003646314 A 20030821
Priority Applications (number, kind, date): US 2003438574 P 20030109; US
  2003463535 P 20030418; US 2003488985 P 20030722; US 2003488987 P
  20030722; US 2003488988 P 20030722; US 2003646314 A 20030821

17/AN,AZ,TI/12   (Item 12 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0014290995
Check verification method at point of sale, involves determining funds
availability risk in enrolled checking account, after determining whether
checking account on which proffered check is drawn is enrolled checking account
Original Titles:
Method and system for verification of checks at a point of sale
Local Applications (No Type Date): US 1999260940 A 19990302
Priority Applications (number, kind, date): US 1999260940 A 19990302

17/AN,AZ,TI/13   (Item 13 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0014281262
Payee monetary equivalent delivering method for financial institution e.g.
bank, involves funding stored value account for identified payee based on

monetary amount identified for payee through payroll processor
Original Titles:
System and method for value delivery
Local Applications (No Type Date): US 2002295648 A 20021115
Priority Applications (number, kind, date): US 2002295648 A 20021115

 17/AN,AZ,TI/14   (Item 14 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0013583937
Transaction financing method, involves transferring transaction amount
minus service fee to merchant from fund managed independently of third
party biller, and compensating biller by collected funds for time period
Original Titles:
Coordination of independent billing and liquidity providers to facilitate
electronic payments
COORDINATION ENTRE DES FOURNISSEURS INDEPENDANTS DE FACTURATION ET DE
LIQUIDITE PERMETTANT DE FACILITER DES PAIEMENTS ELECTRONIQUES
Local Applications (No Type Date): US 200241946 A 20020107; WO 2003US430
 A 20030107; AU 2003235732 A 20030107
Priority Applications (number, kind, date): US 200241946   A 20020107

 17/AN,AZ,TI/15   (Item 15 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0013316287
Identity establishing method for transactions by using identification
device to detect sample print and generating Boolean trust value based on match score
Original Titles:
METHODS AND SYSTEMS FOR ESTABLISHING TRUST OF IDENTITY
VERFAHREN UND SYSTEME ZUR HERSTELLUNG VON IDENTITATSVERTRAUEN
PROCEDES ET SYSTEMES SERVANT A ETABLIR LA VERACITE D'UNE IDENTITE
Method and system for establishing the reliability of an identity
Configuration management system and method used to configure a biometric
authentication-enabled device
System and method that provides access control to entertainment media using
a personal identification device
System and method for cashless and clerkless transactions
Personal identification device using bi-directional authorization for access control
Personal identification device and system used to produce and organize digital receipts
Method for conducting a credit transaction using biometric information
System and method that provides access control and monitoring of consumers
using mass transit systems
Method that provides multi-tiered authorization and identification
PROCEDES ET SYSTEMES SERVANT A ETABLIR LA VERACITE D'UNE IDENTITE
Local Applications (No Type Date): WO 2002US34765 A 20021031; US
 2001330794 P 20011031; US 2002284436 A 20021031; US 2001330794 P
 20011031; US 2002284410 A 20021031; US 2001330794 P 20011031; US

2002284454 A 20021031; US 2001330794 P 20011031; US 2002283372 A
20021030; US 2001330794 P 20011031; US 2002284440 A 20021031; US
2001815250 A 20010323; US 2001330794 P 20011031; US 2002284453 A
20021031; US 2001330794 P 20011031; US 2002284460 A 20021031; US
2001330794 P 20011031; US 2002283361 A 20021030; US 2001330794 P
20011031; US 2002284439 A 20021031; EP 2002789324 A 20021031; WO
2002US34765 A 20021031; AU 2002353924 A 20021031; WO 2002US34765 A
20021031; JP 2003540756 A 20021031; AU 2002353924 A 20021031; WO
2002US34765 A 20021031; KR 2004706646 A 20040430; JP 2003540756 A
20021031; JP 2009113098 A 20090507
Priority Applications (number, kind, date): US 2001815250 A 20010323; US
2001330794 P 20011031; US 2002283361 A 20021030; US 2002283372 A
20021030; US 2002284410 A 20021031; US 2002284436 A 20021031; US
2002284439 A 20021031; US 2002284440 A 20021031; US 2002284453 A
20021031; US 2002284454 A 20021031; US 2002284460 A 20021031

 17/AN,AZ,TI/16   (Item 16 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0012623199
Anonymous transaction method for financial services enabling suppliers to
select subsets of clients based upon the clients' general information
without revealing clients' personal information
Original Titles:
Anonymous transaction system
SYSTEME DE TRANSACTION ANONYME
Local Applications (No Type Date): WO 2001US44318 A 20011127; US
 2000253371 P 20001127; US 2001995298 A 20011127; AU 200235142 A
 20011127; AU 2002235142 A 20011127; US 2000253371 P 20001127; US
 2001995298 A 20011127; US 2007868929 A 20071008; US 2000253371 P
 20001127; US 2001995298 A 20011127
Priority Applications (number, kind, date): US 2000253371 P 20001127; US
 2001995298 A 20011127; US 2007868929 A 20071008

 17/AN,AZ,TI/17   (Item 17 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0011001115
Computer system for sale of coupons, makes ordered product available to
user after identity of user is authenticated
Original Titles:
Method and apparatus for processing one or more value bearing instruments
VERFAHREN UND VORRICHTUNG ZUM VERARBEITEN VON EINEM ODER MEHREREN
WERTTRAGENDEN INSTRUMENT
PROCEDE ET APPAREIL DE CREATION D'UN OU PLUSIEURS INSTRUMENTS PORTEUR DE
VALEURS
Local Applications (No Type Date): WO 2001US10648 A 20010328; AU
 200153085 A 20010328; WO 2001US10648 A 20010328; US 2003240253 A

20030502; EP 2001926555 A 20010328; WO 2001US10648 A 20010328; AU
2001253085 A 20010328
Priority Applications (number, kind, date): US 2000193139 P 20000329; US
2003240253 A 20030502

17/AN,AZ,TI/18   (Item 18 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0011001113
Computer system for administration of original value bearing instrument
e.g. tickets within network, voids original value-bearing instrument after
sending replacement value-bearing instrument, after authenticating identity of user
Original Titles:
Method and apparatus for managing one or more value bearing instruments
VERFAHREN UND VORRICHTUNG ZUM VERWALTEN VON EINEM ODER MEHREREN
WERTTRAGENDEN INSTRUMENTEN
PROCEDE ET DISPOSITIF DE GESTION D'UN OU DE PLUSIEURS INSTRUMENTS DE
VALEUR
Local Applications (No Type Date): WO 2001US10594 A 20010328; AU
 200149764 A 20010328; EP 2001923025 A 20010328; WO 2001US10594 A
 20010328; AU 2001249764 A 20010328
Priority Applications (number, kind, date): US 2000193064 P 20000329

17/AN,AZ,TI/19   (Item 19 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0010902193
Unique identification method for digital content on digital content player,
by receiving first, second and third identifiers, and producing fourth
unique identifier based on mathematical combination of identifiers
Original Titles:
Verfahren und Apparat zum eindeutigen Identifizieren eines Kundeneinkaufs
in einem elektronischen Auslieferungs-System
Method and apparatus for uniquely identifying a customer purchase in an
electronic distribution system
Methode et appareil pour l'identification unique d'un achat d'un client
dans un systeme de distribution electronique
METHOD AND DEVICE FOR UNIQUELY IDENTIFYING CUSTOMER PURCHASE IN
ELECTRONIC DISTRIBUTION SYSTEM
The method and digital content player which identifies digital content uniquely on a digital
content player, a computer-readable recording medium including a program
Local Applications (No Type Date): CN 2000127012 A 20000914; CA 2316762
 A 20000817; JP 2000279877 A 20000914; KR 200053161 A 20000907; EP
 2000308024 A 20000914; US 1998133519 A 19980813; US 1998177096 A
 19981022; US 1999397419 A 19990917; KR 200053161 A 20000907; CA
 2316762 A 20000817; EP 2000308024 A 20000914; DE 60040041 A
 20000914; EP 2000308024 A 20000914; JP 2000279877 A 20000914
Priority Applications (number, kind, date): US 1998133519 A 19980813; US

1998177096 A 19981022; US 1999397419 A 19990917

17/AN,AZ,TI/20   (Item 20 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0009591511
Transaction interaction unit for third party bill paying system
Original Titles:
System and method for paying bills and other obligations including
selective payor and payee controls.
Local Applications (No Type Date): US 1994253364 A 19940603; US
  1997889606 A 19970708
Priority Applications (number, kind, date): US 1994253364 A 19940603; US
  1997889606 A 19970708

17/AN,AZ,TI/21   (Item 21 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0009547125
Information access method for collecting fee from consumer for browsing
information provided over Internet
Original Titles:
Method of charging for pay-per-access information over a network.
Local Applications (No Type Date): US 199743020 P 19970415; US 1997862496
  A 19970523
Priority Applications (number, kind, date): US 199743020   P 19970415; US
  1997862496 A 19970523

17/AN,AZ,TI/22   (Item 22 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0009368693
Method of processing debt payment on consumer debt obligation using ATM network
Original Titles:
Automated debt payment system and method using ATM network
SYSTEME AUTOMATISE DE REGLEMENT DE CREANCE UTILISANT UN RESEAU MTA ET
TECHNIQUE AFFERENTE
Local Applications (No Type Date): WO 1998US19897 A 19981001; AU
  199895765 A 19981001; US 1997943284 A 19971003; US 2000745406 A
  20001226; US 1997943284 A 19971003; US 1997943284 A 19971003; US
  2000745406 A 20001226; US 200342690 A 20030619
Priority Applications (number, kind, date): US 1997943284 A 19971003; US
  2000745406 A 20001226; US 200342690   A 20030619

17/AN,AZ,TI/23   (Item 23 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0008642184

Tokenless authorisation of commercial transactions between buyer and seller
- forwarding message with biometric sample to computer which compares with
stored previously-registered biometric samples, if buyer is identified
buyer's account is debited, seller's credited, transaction is shown to both
Original Titles:
Tokenless biometric electronic check transactions
Tokenless biometric electronic debit and credit transactions
Tokenless electronic transaction system
Tokenless biometric transaction authorization method and system.
Tokenless biometric electronic rewards system.
Tokenless biometric ATM access system.
Tokenless biometric electronic stored value transactions.
Local Applications (No Type Date): WO 1997US15171 A 19970827; AU
  199743295 A 19970827; US 1994345523 A 19941128; US 1995442895 A
  19950517; US 1996705399 A 19960829; US 1994345523 A 19941128; US
  1995442895 A 19950517; US 1996705399 A 19960829; US 1999244784 A
  19990205; US 1994345523 A 19941128; US 1995442895 A 19950517; US

< removed unnecessary information>

  1998183215 A 19981030; US 2002114587 A 20020401; US 2003619990 A
  20030714; US 2005245624 A 20051007; US 2007763334 A 20070614
Priority Applications (number, kind, date): US 1994345523 A 19941128; US
  1995442895 A 19950517; US 1996705399 A 19960829; US 1998183215 A
  19981030; US 1999239570 A 19990129; US 1999239595 A 19990129; US
  1999243208 A 19990202; US 1999244784 A 19990205; US 1999245501 A
  19990205; US 2001848867 A 20010503; US 2001879370 A 20010611; US
  2002114587 A 20020401; US 2003619990 A 20030714; US 2005245624 A
  20051007; US 2007763334 A 20070614

 17/AN,AZ,TI/24   (Item 24 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0007572330
Payment collecting system with automated draft generation function for pay
transaction - generates draft, payable to creditor and drawn on
pay-provider's checking account, subject to authorisation, with transaction
details being verified by operator on display screen
Original Titles:
Automated payment system
Local Applications (No Type Date): US 1992959930 A 19921015
Priority Applications (number, kind, date): US 1992959930 A 19921015

 17/AN,AZ,TI/25   (Item 25 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0007240982
Automated interactive bill payment method accessed by telephone keypad -

using sequence of different numbers entered by user via telephone keypad in response to prompts, e.g. account number, payment amount
Original Titles:
Automated interactive bill payment system.
Automated interactive bill payment system using debit cards.
Local Applications (No Type Date): WO 1995US1131 A 19950127; AU 199517351 A 19950127; US 1994195372 A 19940214; US 1995442129 A 19950516; US 1996649926 A 19960516; US 1996649926 A 19960516; US 1997787981 A 19970122; US 1997787981 A 19970122; US 1997946272 A 19971007; US 1994195372 A 19940214; US 1995442129 A 19950516; US 1996649926 A 19960516; US 1997787981 A 19970122; US 2003387992 A 20030313; US 1994195372 A 19940214; US 1995442129 A 19950516; US 1996649926 A 19960516; US 1997787981 A 19970122; US 1997946272 A 19971007; US 2003389735 A 20030313
Priority Applications (number, kind, date): US 1994195372 A 19940214; US 1995442129 A 19950516; US 1996649926 A 19960516; US 1997787981 A 19970122; US 1997946272 A 19971007; US 2003387992 A 20030313; US 2003389735 A 20030313

17/AN,AZ,TI/26   (Item 26 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0006919626
Automated payment appts for collecting payments - generates draft payable to payee and drawn from paying person checking account on authorisation of account holder
Original Titles:
Automated payment system and method
Local Applications (No Type Date): US 1992959930 A 19921015
Priority Applications (number, kind, date): US 1992959930 A 19921015

17/AN,AZ,TI/27   (Item 27 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0004769161
Electronic funds transfer system e.g. for home banking - transmits debit and credit side of transaction to payers data processor and compares records to assure funds are present
Original Titles:
Electronic funds transfer system
Local Applications (No Type Date): US 1986866759 A 19860527
Priority Applications (number, kind, date): US 1986866759 A 19860527

17/3,K/2   (Item 2 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0019479085 - Drawing available
WPI ACC NO: 2009-N46068/200961
Third-party payment account proactively establishing method for
controlled-environment facility, involves encouraging identified
prospective third-party payer for establishing third-party payment account
for payment for resident
Patent Assignee: HITE M (HITE-I); KEISER L (KEIS-I); MARTINEZ V (MART-I)
Inventor: HITE M; KEISER L; MARTINEZ V
Patent Family (1 patents, 1 countries)
Patent   Application
Number   Kind Date   Number   Kind Date   Update
US 20090228383 A1 20090910 US 200842861   A 20080305 200961 B
Priority Applications (number, kind, date): US 200842861   A 20080305
Patent Details
Number   Kind Lan Pg Dwg Filing Notes
US 20090228383 A1 EN   16   4

  Alerting Abstract ...third-party payer for a resident of a
controlled-environment facility, and proactively contacting the
identified prospective third-party payer
prior to demand for service by the resident. The identified
prospective third-party payer is encouraged to establish
a third-party payment account for payment for future service
expected for the resident. An outbound calling campaign is initiated to
call the identified prospective third-party payer.
A demand for the future service expected for the resident is received.
Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06Q-0099/00...
  G06Q-0099/00...

17/3,K/3   (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0017880423 - Drawing available
WPI ACC NO: 2008-H00762/200844
Related WPI Acc No: 2009-F91487
XRPX Acc No: N2008-556028
Transferring funds from sending account to payee comprises generating
request to transfer funds to payee from account, receiving request at
transaction management system and generating and sending response

confirming/denying verification
Patent Assignee: AKOS TECHNOLOGY CORP (AKOS-N); CSOKA D (CSOK-I)
Inventor: CSOKA D
Patent Family (9 patents, 121 countries)

Patent			Application				
Number	Kind	Date	Number	Kind	Date	Update	
WO 2008033960	A2	20080320	WO 2007US78322	A	20070912	200844	B
US 20080109279	A1	20080508	US 2006825382	P	20060912	200844	E
			US 2007854476	A	20070912		
US 20080109280	A1	20080508	US 2006825382	P	20060912	200844	E
			US 2007854482	A	20070912		
US 20080109281	A1	20080508	US 2006825382	P	20060912	200844	E
			US 2007854489	A	20070912		
US 20080109282	A1	20080508	US 2006825382	P	20060912	200844	E
			US 2007854505	A	20070912		
US 20080109352	A1	20080508	US 2006825382	P	20060912	200844	E
			US 2007854497	A	20070912		
US 20080140548	A1	20080612	US 2006825382	P	20060912	200844	E
			US 2007854489	A	20070912		
			US 2007875896	A	20071020		
WO 2008033960	A3	20080710				200847	E
EP 2070035	A2	20090617	EP 2007842376	A	20070912	200940	E
			WO 2007US78322	A	20070912		

Priority Applications (no., kind, date): US 2006825382 P 20060912; US
 2007854476 A 20070912; US 2007854482 A 20070912; US 2007854489 A
 20070912; US 2007854497 A 20070912; US 2007854505 A 20070912; US
 2007875896 A 20071020
Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2008033960	A2	EN	69	13	

National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BH BR
  BW BY BZ CA CH CN CO CR CU CZ DE DK DM DO DZ EC EE EG ES FI GB GD GE GH
  GM GT HN HR HU ID IL IN IS JP KE KG KM KN KP KR KZ LA LC LK LR LS LT LU
  LY MA MD ME MG MK MN MW MX MY MZ NA NG NI NO NZ OM PG PH PL PT RO RS RU
  SC SD SE SG SK SL SM SV SY TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW
Regional Designated States,Original: AT BE BG BW CH CY CZ DE DK EA EE ES
  FI FR GB GH GM GR HU IE IS IT KE LS LT LU LV MC MT MW MZ NA NL OA PL PT
  RO SD SE SI SK SL SZ TR TZ UG ZM ZW

US 20080109279	A1	EN		Related to Provisional US 2006825382
US 20080109280	A1	EN		Related to Provisional US 2006825382
US 20080109281	A1	EN		Related to Provisional US 2006825382
US 20080109282	A1	EN		Related to Provisional US 2006825382
US 20080109352	A1	EN		Related to Provisional US 2006825382
US 20080140548	A1	EN		Related to Provisional US 2006825382

Continuation of application US 2007854489
WO 2008033960   A3 EN
National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BH BR
  BW BY BZ CA CH CN CO CR CU CZ DE DK DM DO DZ EC EE EG ES FI GB GD GE GH

GM GT HN HR HU ID IL IN IS JP KE KG KM KN KP KR KZ LA LC LK LR LS LT LU
LY MA MD ME MG MK MN MW MX MY MZ NA NG NI NO NZ OM PG PH PL PT RO RS RU
SC SD SE SG SK SL SM SV SY TJ TM TN TR TT TZ UA UG US UZ VC VN ZA ZM ZW
Regional Designated States,Original: AT BE BG BW CH CY CZ DE DK EA EE ES
FI FR GB GH GM GR HU IE IS IT KE LS LT LU LV MC MT MW MZ NA NL OA PL PT
RO SD SE SI SK SL SZ TR TZ UG ZM ZW
EP 2070035   A2 EN   PCT Application WO 2007US78322
                    Based on OPI patent   WO 2008033960
Regional Designated States,Original: AL AT BA BE BG CH CY CZ DE DK EE ES
FI FR GB GR HR HU IE IS IT LI LT LU LV MC MK MT NL PL PT RO RS SE SI SK TR

Alerting Abstract ...The mode of transfer is the banking network, check,
money order, electronic funds transfer, automated clearing
house and other payment instrument. The funds provided to the payee
are cleared through a clearing...

...transferred from a bank associated with the carrier system to a clearing
bank which then transfers the funds to a bank associated with
the receiving system. The amount of funds provided to the payee is less
than the amount of funds sent by the payor. The payee collects
remaining funds at a later point in time. The sending account is...

...is not associated with a mobile phone. The payee is associated with the
sending account prior to the request that funds be
transferred to the payee and prior to the transaction at the
request of the payee and payor. A compliance assessment is performed
prior to funds being provided to the payee. INDEPENDENT CLAIMS are included for...
...a method for interacting with a transaction management system to request
a transfer of funds to the payee; a method of making funds
available to the user; a method of providing an indication of the
availability of the funds for transfer; a method of
transmitting the transaction number; a method of directing transfer
of the funds to an account with respect to which the transaction
number is submitted; a system for processing a request to associate a payee
with a sending account of a payor and a request to transfer
funds to the payee from the sending account; a system for
transferring funds from a sending account; a transaction
management system for facilitating the transfer of funds from a
sending account; an account setup process; funds transfer
process; ...USE - The method is useful for transferring funds
from a sending account to a payee (claimed...

...ADVANTAGE - The method allows individuals to easily transfer
funds without bank accounts...
...DESCRIPTION OF DRAWINGS - The drawing shows a system for
transferring funds from a sending account to a payee...
...100 Funds transfer process
Class Codes
International Classification (+ Attributes)

IPC + Level Value Position Status Version
 ...G06Q-0010/ 00...
...G06Q-0020/ 00...
...G06Q-0040/ 00...
...G06Q-0040/ 00
 ...G06Q-0010/ 00...
...G06Q-0020/ 00...
...G06Q-0040/ 00...
...G06Q-0040/ 00...
...G06Q-0040/ 00

 17/3,K/7   (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0016984677 - Drawing available
WPI ACC NO: 2007-699742/200765
Related WPI Acc No: 2003-688473
XRPX Acc No: N2007-550098
Payment e.g. credit card payment, making method for merchant, involves
associating identifier assigned to payer with valid account number and
information pertaining to payer in database accessible to trusted third party service
Patent Assignee: FISHER D C (FISH-I); LO K (LOKK-I)
Inventor: FISHER D C; LO K
Patent Family (1 patents, 1 countries)
Patent   Application
Number   Kind Date   Number   Kind   Date   Update
US 20070192245 A1 20070816 US 2001304819   P 20010711 200765 B
               US 200266174   A 20020129
               US 2007738513   A 20070422
Priority Applications (no., kind, date): US 2001304819 P 20010711; US
 200266174   A 20020129; US 2007738513 A 20070422
Patent Details
Number   Kind Lan Pg Dwg Filing Notes
US 20070192245 A1 EN   45   21 Related to Provisional US 2001304819
               Continuation of application US 200266174
               Continuation of patent US 7225156
  Alerting Abstract ...account number and information pertaining to the
payer in a database accessible to a trusted third party
service. The payer is allowed to initiate a persistent channel over a
network e.g. Internet, with the trusted third party service
before completing an online purchase. A request is received from a
payment processor for approval of...
Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
 G06Q-0020/ 00...

...G06Q-0040/00
 G06Q-0020/00...
...G06Q-0040/00
Claims:
...improvement comprising the following acts performed by a trusted third
party service:a) associating an identifier assigned to the
payer with at least one valid account number and other information
pertaining to the payer in a database accessible to the trusted
third party service;b) allowing the payer to initiate a
persistent channel over the first network with the trusted third
party service prior to completing the online purchase;c)
receiving a request from a Payment Processor for approval...

...the proposed payment by verifying that the persistent channel is
available, and optionally contacting the payer over the persistent
channel for additional verification, if additional verification is required
by predetermined;e...

 17/3,K/8   (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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0015308266 - Drawing available
WPI ACC NO: 2005-658453/200567
XRPX Acc No: N2005-539495
Computer implemented method for verifying consumers in transaction systems,
involves determining consumer transaction identifier based on goods shipped
by merchant to consumer and services performed by merchant
Patent Assignee: I4 COMMERCE INC (IFOU-N); I4 LICENSING LLC (IFOU-N)
Inventor: HIRSCHFELD D A; KEITHLY T H; LAVELLE M L; TALBERT V W
Patent Family (4 patents, 106 countries)
Patent   Application
Number   Kind Date   Number   Kind   Date   Update
WO 2005084187   A2 20050915 WO 2004US5444   A 20040223 200567 B
IN 200601030   P3 20070525 WO 2004US5444   A 20040223 200752 E
                 IN 2006MN1030   A 20060830
US 20070288375 A1 20071213 WO 2004US5444   A 20040223 200801 E
                 US 2007590162   A 20070712
AU 2004316986   A1 20050915 AU 2004316986   A 20040223 200846 E
                 WO 2004US5444   A 20040223
Priority Applications (no., kind, date): WO 2004US5444 A 20040223
Patent Details
Number   Kind Lan Pg Dwg Filing Notes
WO 2005084187   A2 EN   31   3
National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BW
   BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE EG ES FI GB GD GE GH GM HR
   HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW

MX MZ NA NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL SY TJ TM TN TR
TT TZ UA UG US UZ VC VN YU ZA ZM ZW
Regional Designated States,Original: AT BE BG BW CH CY CZ DE DK EA EE ES
FI FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL
SZ TR TZ UG ZM ZW
IN 200601030   P3 EN   PCT Application WO 2004US5444
US 20070288375 A1 EN   PCT Application WO 2004US5444
AU 2004316986   A1 EN   PCT Application WO 2004US5444
                  Based on OPI patent   WO 2005084187
Class Codes
International Classification (Main): G06F
International Classification (+ Attributes)
IPC + Level Value Position Status Version
 G06Q-0030/00...
...G06Q-0040/00...
...G06Q-0040/00...
...G06Q-0099/00
 G06Q-0030/00...
...G06Q-0040/00
Claims:
...one data field in at least one of the central credit issuer database and
a third party database; and(d) determining a consumer
/transaction identifier based upon the comparison;wherein the
determination is completed prior to at least one of goods being
shipped by the merchant to the consumer and services being performed
by the merchant.

 17/3,K/15   (Item 15 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0013316287 - Drawing available
WPI ACC NO: 2003-403558/200338
Related WPI Acc No: 2001-607559; 2003-370804; 2005-580685; 2005-637556;
 2007-582888; 2007-635221
XRPX Acc No: N2003-321867
Identity establishing method for transactions by using identification
device to detect sample print and generating Boolean trust value based on match score
Patent Assignee: CANNON G (CANN-I); CROSS MATCH TECHNOLOGIES INC (CROS-N)
 ; SCOTT W G (SCOT-I); SEIGEL W G (SEIG-I); SIEGEL W G (SIEG-I);
 SONAVATION INC (SONA-N)
Inventor: BUSS T; CANNON G; CANNON G L; FRANCIS T; IRVING R; KROPP R;
 MCCLURG G W; SCOTT W G; SEIGEL W G; SIEGEL W G; SOUTHWICK M; VANDUSEN J
Patent Family (16 patents, 100 countries)
Patent   Application
Number   Kind Date   Number   Kind Date   Update
WO 2003038557   A2 20030508 WO 2002US34765 A 20021031 200338 B

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US 20030129965   A1  20030710 US 2001330794   P 20011031 200347 E
                  US 2002284436   A 20021031
US 20030131247   A1  20030710 US 2001330794   P 20011031 200347 E
                  US 2002284410   A 20021031
US 20030139984   A1  20030724 US 2001330794   P 20011031 200352 E
                  US 2002284454   A 20021031
US 20030156740   A1  20030821 US 2001330794   P 20011031 200356 E
                  US 2002283372   A 20021030
US 20030158819   A1  20030821 US 2001330794   P 20011031 200356 E
                  US 2002284440   A 20021031
US 20030172027   A1  20030911 US 2001815250   A 20010323 200367 E
                  US 2001330794   P 20011031
                  US 2002284453   A 20021031
US 20030229506   A1  20031211 US 2001330794   P 20011031 200382 E
                  US 2002284460   A 20021031
US 20030229811   A1  20031211 US 2001330794   P 20011031 200382 E
                  US 2002283361   A 20021030
US 20040010696   A1  20040115 US 2001330794   P 20011031 200406 E
                  US 2002284439   A 20021031
EP 1451961       A2  20040901 EP 2002789324   A 20021031 200457 E
                  WO 2002US34765   A 20021031
AU 2002353924    A1  20030512 AU 2002353924   A 20021031 200464 E
JP 2005508037    W   20050324 WO 2002US34765   A 20021031 200523 E
                  JP 2003540756   A 20021031
AU 2002353924    A8  20051020 AU 2002353924   A 20021031 200619 E
KR 2005042050    A   20050504 WO 2002US34765   A 20021031 200637 E
                  KR 2004706646   A 20040430
JP 2009205688    A   20090910 JP 2003540756   A 20021031 200960 E
                  JP 2009113098   A 20090507
```

Priority Applications (no., kind, date): US 2001815250 A 20010323; US
   2001330794 P 20011031; US 2002283361 A 20021030; US 2002283372 A
   20021030; US 2002284410 A 20021031; US 2002284436 A 20021031; US
   2002284439 A 20021031; US 2002284440 A 20021031; US 2002284453 A
   20021031; US 2002284454 A 20021031; US 2002284460 A 20021031
Patent Details
Number   Kind Lan Pg Dwg Filing Notes
WO 2003038557   A2 EN   57   13
National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
   BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID
   IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ
   NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ
   VC VN YU ZA ZM ZW
Regional Designated States,Original: AT BE BG CH CY CZ DE DK EA EE ES FI
   FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SK SL SZ TR TZ UG
   ZM ZW
US 20030129965   A1 EN   Related to Provisional US 2001330794
US 20030131247   A1 EN   Related to Provisional US 2001330794

US 20030139984 A1 EN   Related to Provisional US 2001330794
US 20030156740 A1 EN   Related to Provisional US 2001330794
US 20030158819 A1 EN   Related to Provisional US 2001330794
US 20030172027 A1 EN   C-I-P of application US 2001815250
                     Related to Provisional US 2001330794
US 20030229506 A1 EN   Related to Provisional US 2001330794
US 20030229811 A1 EN   Related to Provisional US 2001330794
US 20040010696 A1 EN   Related to Provisional US 2001330794
EP 1451961   A2 EN   PCT Application WO 2002US34765
                     Based on OPI patent   WO 2003038557
Regional Designated States,Original: AL AT BE BG CH CY CZ DE DK EE ES FI
   FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI SK TR
AU 2002353924   A1 EN   Based on OPI patent   WO 2003038557
JP 2005508037   W   JA   91   PCT Application WO 2002US34765
                     Based on OPI patent   WO 2003038557
AU 2002353924   A8 EN   Based on OPI patent   WO 2003038557
KR 2005042050   A   KO   PCT Application WO 2002US34765
                     Based on OPI patent   WO 2003038557
JP 2009205688   A   JA   30   Division of application JP 2003540756
Class Codes
International Classification (Main): G06F-015/00...
...G06F-017/60
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06F-0015/00...
...G06F-0021/00...
...G06F-0021/20...
...G06Q-0010/00...
...G06Q-0010/00...
...G06Q-0030/00...
...G06Q-0030/00...
...G06Q-0050/00
  G06F-0015/00...
...G06F-0021/00...
...G06F-0021/00...
...G06Q-0010/00...
...G06Q-0010/00...
...G06Q-0030/00...
...G06Q-0030/00...
...G06Q-0050/00
Original Abstracts:
...g., a governmental entity, a third party vendor, or the like). Traveling
rights of the consumer are verified before embarkation on
the medium of mass transit....
Claims:

  17/3,K/22   (Item 22 from file: 350)

DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0009368693 - Drawing available
WPI ACC NO: 1999-302395/199925
XRPX Acc No: N1999-226568
Method of processing debt payment on consumer debt obligation using ATM network
Patent Assignee: HINKLE D A (HINK-I); MARTIN J B (MART-I)
Inventor: HINKLE D A; MARTIN J B
Patent Family (5 patents, 22 countries)
Patent   Application
Number   Kind Date   Number   Kind Date   Update
WO 1999018529   A1 19990415 WO 1998US19897 A 19981001 199925 B
AU 199895765   A   19990427 AU 199895765   A 19981001 199936 E
US 20010001148 A1 20010510 US 1997943284   A 19971003 200129 E
                US 2000745406   A 20001226
US 6304860   B1 20011016 US 1997943284   A 19971003 200164 E
US 20040199467 A1 20041007 US 1997943284   A 19971003 200466 E
                US 2000745406   A 20001226
                US 200342690   A 20030619
Priority Applications (no., kind, date): US 1997943284 A 19971003; US
  2000745406 A 20001226; US 200342690   A 20030619
Patent Details
Number   Kind Lan Pg Dwg Filing Notes
WO 1999018529   A1 EN   47   7
National Designated States,Original: AU BR CA
Regional Designated States,Original: AT BE CH CY DE DK ES FI FR GB GR IE
  IT LU MC NL PT SE
AU 199895765   A   EN   Based on OPI patent   WO 1999018529
US 20010001148 A1 EN   Continuation of application US 1997943284
US 20040199467 A1 EN   Continuation of application US 1997943284
                Continuation of application US 2000745406
                Continuation of patent US 6304860
Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06Q-0020/00...
...G06Q-0030/00
  G06Q-0020/00...
...G06Q-0030/00
Claims:
...least one debt servicer;receiving command information with an ATM
network access device from the consumer sufficient to identify
the consumer debt obligation;receiving command
information with an ATM network access device from the consumer
sufficient to identify the consumer debt
obligation;accessing said consumer debt obligation information to
retrieve at least a portion of said consumer debt obligation

information corresponding to said command information; andtransmitting said portion of said consumer debt obligation
information to a transaction processor associated with the ATM network to facilitate a transaction requesting that funds be transferred from an account associated with said consumer to at least one account at a banking institution associated with said at least one debt servicer whereby a payment on the consumer debt obligation is made;wherein said funds transferred from said account associated with said consumer are divided into at least first and second portions prior to being transferred to said at least one account at said banking institution and are transferred to at least two different accounts at said banking institution.

B.   Full-Text Databases

? show files;ds;cost;logoff hold
File 348:EUROPEAN PATENTS 1978-200948
        (c) 2009 European Patent Office
File 349:PCT FULLTEXT 1979-2009/UB= 20091126|UT= 20091119
        (c) 2009 WIPO/Thomson

Set	Items	Description
S1	75374	ACH OR CLEARINGHOUSE OR CLEARING()HOUSE OR INTERMEDIARY OR (THIRD OR 3RD)()PARTY OR TTP
S2	75374	ACH OR CLEARINGHOUSE OR CLEARING()HOUSE OR INTERMEDIARY OR (THIRD OR 3RD)()PARTY OR TTP
S3	64776	IDENTIFY??? OR IDENTIFICATION OR CHECK??? OR IDENTIFY??? OR IDENTIFIE? ? OR IDENTIFICATION OR SPOT? ? OR SPOTT??? OR DETECT??? OR SENSE? ? OR PERCEIV??? OR RECOGNI? OR DISTINGUISH??? OR INVESTIGAT??? OR VERIF? OR VALIDAT? OR CONFIRM?
S4	12481	PAYOR OR PAYER OR CONSUMER OR BILLEE OR (CHECK OR CHEQUE)(-)(WRITER OR MAKER OR ISSUER) OR REMUNERAT?R OR SPENDER
S5	69326	PRIOR OR BEFORE OR RECENTLY OR EARLIER OR PREVIOUS?? OR PAST OR HISTOR? OR ALREADY OR FORMERLY
S6	10725	BILLING OR (BILL OR BILLS)(2N)(PAY OR PAYING OR PAYMENT OR PRESENT OR PRESENTING OR PRESENTMENT OR PRESENTATION) OR (FUND OR FUNDS)(2N)(TRANSFER OR TRANSFERS OR TRANSFERR???) OR EFT
S7	1895	S3(3N)S4
S8	888	S5(3N)S6
S9	23	S2(S)S7(S)S8
S10	22	S9 AND IC= (G06F OR G06Q)
S11	22	IDPAT (sorted in duplicate/non-duplicate order)
S12	22	IDPAT (primary/non-duplicate records only)

12/AN,AZ,TI/1   (Item 1 from file: 348)
DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.
02560809
Methods and systems for distribution of a mobile wallet for a mobile device
Verfahren und Systeme zur Verteilung einer mobilen Geldborse fur ein mobiles Gerat
Procedes et systemes de distribution d'un portefeuille mobile pour un dispositif mobile
APPLICATION (CC, No, Date):   EP 2008103102 060706;

12/AN,AZ,TI/2   (Item 2 from file: 348)
DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.
02560808
Methods and systems for real time account balances in a mobile environment
Verfahren und Systeme fur Echtzeit-Kontostande in einer mobilen Umgebung
Procedes et systemes pour equilibres des comptes en temps reel dans un

environnement mobile
APPLICATION (CC, No, Date):   EP 2008103098 060706;

12/AN,AZ,TI/3   (Item 3 from file: 348)
DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.
02560807
Method and systems for managing payment sources in a mobile environment
Verfahren und Systeme zur Verwaltung von Zahlungsquellen in einer mobilen Umgebung
Procede et systemes pour gerer les sources de paiement dans un
    environnement mobile
APPLICATION (CC, No, Date):   EP 2008103091 060706;

12/AN,AZ,TI/4   (Item 4 from file: 348)
DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.
02560806
Methods and systems for providing a payment in a mobile environment
Verfahren und Systeme zur Bereitstellung einer Zahlung in einer mobilen Umgebung
Procedes et systemes pour fournir un paiement dans un environnement mobile
APPLICATION (CC, No, Date):   EP 2008103090 060706;

12/AN,AZ,TI/5   (Item 5 from file: 348)
DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.
02560805
Methods and systems for making a payment via a paper check in a mobile environment
Verfahren und Systeme zum Vornehmen einer Zahlung uber einen Papierscheck
    mit gespeicherten Werten in einer mobilen Umgebung
Procedes et systemes pour effectuer un paiement via un cheque dans un
    environnement mobile
APPLICATION (CC, No, Date):   EP 2008103078 060706;

12/AN,AZ,TI/6   (Item 6 from file: 348)
DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.
02556817
Methods and systems for indicating a payment in a mobile environment
Verfahren und Systeme zur Kennzeichnung einer Zahlung in einer mobilen Umgebung
Procedes et systemes pour indiquer un paiement dans un environnement mobile
APPLICATION (CC, No, Date):   EP 2008103106 060706;

12/AN,AZ,TI/7   (Item 7 from file: 348)
DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.
02556815
Methods and systems for making a payment via a stored value card in a
    mobile environment

Verfahren und Systeme zum Vornehmen einer Zahlung uber eine Karte mit
    gespeicherten Werten in einer mobilen Umgebung
Procedes et systemes pour effectuer un paiement via une carte a valeur
    stockee dans un environnement mobile
APPLICATION (CC, No, Date): EP 2008103081 060706;

  12/AN,AZ,TI/8   (Item 8 from file: 348)
DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.
02537199
Methods and systems for payment method selection by a payee in a mobile environment
Verfahren und Systeme zur Auswahl einer Zahlungsmethode von einem
    Zahlungsempfanger in einer mobilen Umgebung
Procedes et systemes de selection de procede de paiement par un
    beneficiaire dans un environnement mobile
APPLICATION (CC, No, Date): EP 2008103115 060706;

  12/AN,AZ,TI/9   (Item 9 from file: 348)
DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.
02524523
Method and systems for viewing aggregated payment obligations in a mobile environment
Verfahren und Systeme zur Ansicht angesammelter Zahlungsverpflichtungen in
    einer mobilen Umgebung
Procede et systemes pour la visualisation d'obligations de paiement
    regroupees dans un environnement mobile
APPLICATION (CC, No, Date): EP 2008103086 060706;

  12/AN,AZ,TI/10   (Item 10 from file: 348)
DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.
01904705
Early bill payment process
Fruhes Rechnungszahlungsverfahren
Procede de paiement de facture rapide
APPLICATION (CC, No, Date): EP 2004027882 041124;
PRIORITY (CC, No, Date): US 721640 031125

  12/AN,AZ,TI/11   (Item 11 from file: 348)
DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.
01898247
Systems and methods for secure transaction management and electronic rights protection
Systeme und Verfahren zur Verwaltung von gesicherten Transaktionen und zum
    Schutz von elektronischen Rechten
Systemes et procedes pour gerer des transactions securisees et pour
    proteger des droits electroniques
APPLICATION (CC, No, Date): EP 2004078195 960213;

PRIORITY (CC, No, Date): US 388107 950213

12/AN,AZ,TI/12   (Item 12 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01614120
METHOD AND SYSTEM FOR RECEIVABLES MANAGEMENT
PROCEDE ET SYSTEME DE GESTION DE CREANCES
    Application: WO 2007US16236 20070718 (PCT/WO US2007016236)

12/AN,AZ,TI/13   (Item 13 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01537571
GENIUS ADAPTIVE DESIGN
MODELE D'ADAPTATION AU GENIE
    Application: WO 2006US48704 20061219 (PCT/WO US2006048704)

12/AN,AZ,TI/14   (Item 14 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01488570
PROVIDING CONTENT TO MOBILE COMMUNICATION FACILITIES
FOURNITURE DE CONTENU A DES INSTALLATIONS MOBILES DE COMMUNICATION
    Application: WO 2006US35976 20060913 (PCT/WO US2006035976)

12/AN,AZ,TI/15   (Item 15 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01357270
CONSISTENT SET OF INTERFACES DERIVED FROM A BUSINESS OBJECT MODEL
ENSEMBLE COHERENT D'INTERFACES DERIVEES D'UN MODELE D'OBJET COMMERCIAL
    Application: WO 2005US21481 20050617 (PCT/WO US2005021481)

12/AN,AZ,TI/16   (Item 16 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01329846
CONSISTENT SET OF INTERFACES DERIVED FROM A BUSINESS OBJECT MODEL
ENSEMBLE D'INTERFACES COHERENT DERIVE D'UN MODELE D'OBJETS COMMERCIAUX
    Application: WO 2005US22137 20050624 (PCT/WO US2005022137)

12/AN,AZ,TI/17   (Item 17 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01144238
DIRECT PAYMENT WITH TOKEN
PAIEMENT DIRECT AVEC DES JETONS

Application: WO 2004US1607 20040120 (PCT/WO US04001607)

   12/AN,AZ,TI/18   (Item 18 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
00851775
ADVANCED ASSET MANAGEMENT SYSTEMS
SYSTEMES DE GESTION D'AVOIRS PERFECTIONNES
   Application: WO 2001US15283 20010511 (PCT/WO US0115283)

   12/AN,AZ,TI/19   (Item 19 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
00806384
NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT
AND METHOD THEREOF
GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT
     DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE
   Application: WO 2000US32324 20001122 (PCT/WO US0032324)

   12/AN,AZ,TI/20   (Item 20 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
00805483
SYSTEM AND METHOD FOR INVOICE CONFIRMATION AND FUNDING
SYSTEME ET PROCEDE DE CONFIRMATION ET DE FINANCEMENT DE FACTURES
   Application: WO 2000US31898 20001116 (PCT/WO US0031898)

   12/AN,AZ,TI/21   (Item 21 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
00435900
A METHOD AND SYSTEM FOR ELECTRONIC BILL PAYMENT
PROCEDE ET SYSTEME DE PAIEMENT ELECTRONIQUE DE FACTURES
   Application: WO 97US22479 19971208 (PCT/WO US9722479)

   12/AN,AZ,TI/22   (Item 22 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
00344642
SYSTEMS AND METHODS FOR SECURE TRANSACTION MANAGEMENT AND ELECTRONIC
RIGHTS PROTECTION
SYSTEMES ET PROCEDES DE GESTION SECURISEE DE TRANSACTIONS ET DE
PROTECTION ELECTRONIQUE DES DROITS
   Application: WO 96US2303 19960213 (PCT/WO US9602303)

12/3,K/3   (Item 3 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2009 European Patent Office. All rts. reserv.

02560807
Method and systems for managing payment sources in a mobile environment
Verfahren und Systeme zur Verwaltung von Zahlungsquellen in einer mobilen Umgebung
Procede et systemes pour gerer les sources de paiement dans un
   environnement mobile
PATENT ASSIGNEE:
  Firethorn Holdings, LLC, (8372600), 4 Concourse Parkway, Suite 450,
    Atlanta GA 30328, (US), (Applicant designated States: all)
INVENTOR:
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  Rickman, Gregory, Michael, 218 Akers Ridge Drive SE, Atlanta, GA 30339, (US)
  Cochran, Kyle, Leighton, 18 Vinings Lake Drive, Mableton, GA 30126, (US)
LEGAL REPRESENTATIVE:
  Copp, David Christopher (29633), Dummett Copp 25 The Square, Martlesham
    HeathIpswich IP5 3SLSuffolk, (GB)
PATENT (CC, No, Kind, Date): EP 1980986 A2 081015 (Basic)
APPLICATION (CC, No, Date):   EP 2008103091 060706;
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
  HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; BA; HR; MK; RS
RELATED PARENT NUMBER(S) - PN (AN):
  EP 1938571 (EP 2006774549)
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0020/00   A I F B 20060101 20080901 H EP
ABSTRACT WORD COUNT: 180
NOTE: Figure number on first page: 1
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language Update   Word Count
      CLAIMS A (English) 200842   2862
      SPEC A   (English) 200842   120091
Total word count - document A   122953
Total word count - document B   0
Total word count - documents A + B 122953
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0020/00   A I F B 20060101 20080901 H EP

...SPECIFICATION IDREF=F0021>FIG. 19</FIGREF> is a sequence of mobile
  device screen views from a payer's perspective as a user uses a
  "PayAnyone" payment option, selects a name from a...

...views from a payer's view of a "PayAnyone" payment feature with
selection of an ACH payment method according to an exemplary aspect
of the invention.
 < FIGREF IDREF= F0026> FIG. 24...

...mobile device screen views from a payee's perspective of a "PayAnyone"
payment feature with ACH payment method according to an exemplary
aspect of the invention.
 < FIGREF IDREF= F0027> FIG. 25...

< removed unnecessary information>

...3522, the MFTS 18 communicates an MFTS payment instruction (MFTSPI)
message 3523 to a selected third party payment provider 30P
or financial institution 30 (e.g. an ACH payment generator, or a
paper check issuer, or a stored value card vendor) to cause
the issue of the selected form of...

 12/3,K/10   (Item 10 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2009 European Patent Office. All rts. reserv.

01904705
Early bill payment process
Fruhes Rechnungszahlungsverfahren
Procede de paiement de facture rapide
PATENT ASSIGNEE:
  PITNEY BOWES INC., (244964), One Elmcroft Road, Stamford, CT 06926-0700,
    (US), (Proprietor designated states: all)
INVENTOR:
  Miller, Kenneth G, 9 Cross Hill Road, BethelConnecticut 06801, (US)
  Desmond, John G, 73 Fortuna Drive, FairfieldConnecticut 06430, (US)
  Foth, Thomas J, 5099 Madison Avenue, TrumbullConnecticut 06611, (US)
  Swenson, Michael P, 400 Siboney Terrace, DanburryConnecticut 06811, (US)
  Winkelman, John H, 191 Community House Road, SouthburyConnecticut 06488, (US)
  Obrea, Andrei, 57 Davis Road, SeymourConnecticut 06483, (US)
LEGAL REPRESENTATIVE:
  HOFFMANN EITLE (101511), Patent- und Rechtsanwalte Arabellastrasse 4,
    81925 Munchen, (DE)
PATENT (CC, No, Kind, Date): EP 1536389 A1 050601 (Basic)
                    EP 1536389 B1 080806
APPLICATION (CC, No, Date):   EP 2004027882 041124;
PRIORITY (CC, No, Date): US 721640 031125
DESIGNATED STATES (Pub A): AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR;
 GB; GR; HU; IE; IS; IT; LI; LU; MC; NL; PL; PT; RO; SE; SI; SK; TR;
 (Pub B): DE; FR; GB
EXTENDED DESIGNATED STATES: AL; HR; LT; LV; MK; YU

INTERNATIONAL PATENT CLASS (V7): G07F-019/00; G06F-017/60
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
 G06Q-0020/00   A I F B 20060101 20080208 H EP
ABSTRACT WORD COUNT: 119
NOTE: Figure number on first page: 4
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language   Update   Word Count
      CLAIMS A (English) 200522   595
      CLAIMS B (English) 200832   548
      CLAIMS B (German) 200832   457
      CLAIMS B (French) 200832   652
      SPEC A   (English) 200522   3006
      SPEC B   (English) 200832   2970
Total word count - document A   3602
Total word count - document B   4627
Total word count - documents A + B   8229
...INTERNATIONAL PATENT CLASS (V7): G06F-017/60
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
 G06Q-0020/00   A I F B 20060101 20080208 H EP

...SPECIFICATION creditor by electronic funds transfer as set out in Claim 1.
   This invention allows a consumer to securely identify
himself/herself to the USPS, other carrier, or a trusted third
party on the outside of mail.
 <FIGREF IDREF=F0001>Fig. 1A</FIGREF> is a drawing of a mail piece
indicating full payment of a bill before the mail piece
is posted;
 <FIGREF IDREF=F0002>Fig. 1B</FIGREF> is a drawing of a mail piece
indicating minimum payment of a bill before the mail
piece is posted;
 <FIGREF IDREF=F0003>Fig. 1C</FIGREF> is a drawing of a mail piece
indicating a payment above the minimum payment of a bill
before the mail piece is posted;
 <FIGREF IDREF=F0004>Fig. 2</FIGREF> is a drawing of...

 12/3,K/12   (Item 12 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2009 WIPO/Thomson. All rts. reserv.

01614120   **Image available**
METHOD AND SYSTEM FOR RECEIVABLES MANAGEMENT
PROCEDE ET SYSTEME DE GESTION DE CREANCES
Patent Applicant/Assignee:
 JPMORGAN CHASE BANK NA, 277 Park Avenue, New York, NY 10017, US, US

(Residence), US (Nationality), (For all designated states except: US)
Inventor(s):
  CUSHING Carol R, 147 W. Burton Place$Chicago, IL 60610, US, (Designated for all)
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    (Designated for all)
  YUEN Kenneth, 6445 n. Keating Avenue$Lincolnwood IL 60712, US, (Designated for all)
  HINTON Brian D, 1461 W. Grand Unit #3$Chicago IL 60622, US, (Designated for all)
Legal Representative:
  BENNER Dwight M et al (agent), Hunton & Williams LLP, Intellectual
    Property Department, 1900 K Street, N.W., Suite 1200, Washington, DC
    20006-1109, US
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200811044 A2-A3 20080124 (WO 0811044)
  Application: WO 2007US16236 20070718 (PCT/WO US2007016236)
  Priority Application: US 2006807648 20060718; US 2007779105 20070717
Designated States:
(All protection types applied unless otherwise stated - for applications 2004+)
  AE AG AL AM AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE DK
  DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG
  KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ NA
  NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN
  TR TT TZ UA UG US UZ VC VN ZA ZM ZW
  (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC MT
  NL PL PT RO SE SI SK TR
  (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
  (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 8820
International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0040/00...
Fulltext Availability:
  Claims
Detailed Description
... example which may involve EFT Payments, a payer may pay using a wire
  transfer or ACH (e.g., CCD format, other format, etc.) with no
  remittance detail. For example, CCD format may represent a format used by
  the ACH settlement system that contains information about the
  originator and receiver of a payment order, without...

...An embodiment of the present invention may allow the client to add
  remittance information to EFT payments prior to daily or
  other transmission. According to another example, payments may be
  received with truncated...

...cash posting of short payments within a pre-defined tolerance. According

to another example involving check only payments, a payer may generate a check without remittance advice documentation. An embodiment of the present invention may allow the client to add remittance information to EFT payments prior to daily or other transmission. In addition, mis-keyed data captured in lockbox or supplied by the client on ACH payments may be corrected or repaired prior to transmission. According to another example, payer specific...

12/3,K/20   (Item 20 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00805483   **Image available**
SYSTEM AND METHOD FOR INVOICE CONFIRMATION AND FUNDING
SYSTEME ET PROCEDE DE CONFIRMATION ET DE FINANCEMENT DE FACTURES
Patent Applicant/Assignee:
  INZAP INC, 922 San Leandro, Suite L, Mountain View, CA 94043, US, US
    (Residence), US (Nationality), (For all designated states except: US)
Patent Applicant/Inventor:
  KRIPLANI Sanjeev Indru, 1600 Villa #275, Mountain View, CA 94041, US, US
    (Residence), US (Nationality), (Designated only for: US)
  RAYMOND Eric, 781 Josina Avenue, Palo Alto, CA 94306, US, US (Residence),
    US (Nationality), (Designated only for: US)
Legal Representative:
  MALLIE Michael J (et al) (agent), Blakely, Sokoloff, Taylor & Zafman, 7th
    Floor, 12400 Wilshire Blvd., Los Angeles, CA 90025, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200139073 A1 20010531 (WO 0139073)
  Application: WO 2000US31898 20001116 (PCT/WO US0031898)
  Priority Application: US 99167449 19991123; US 2000714898 20001115
Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
  AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
  ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
  LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
  TR TT TZ UA UG US UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 8132
Main International Patent Class (v7): G06F-017/60
Fulltext Availability:
  Detailed Description
  Claims

... Intermediar Funding Partner 106
SYSTEM OVERALL FLOWCHART SirliF 4
BILLERS AND PAYERS APPLY ON TUIE INTERMEDIARY WEB
AIIPROVE'1) AM) SEITU11 ONI,INI',' REAL TIME WIT11 PREISCRIBLI) CRE --I
BILLER ENTERS INVOICE INFORMATION AND SENI)S
TO PAYER FOR CONFIRMATION
PAYEIZ CONFIRMS INVOICE AMOUNT AND SENDS APPIZ(
(VIA WEB) TO BILLER AND INTERMEDIARY --T
INTERMEDIARY SENDS PAYMENT VIA ELECTRONIC FUNDS TRA]
(E.G., A('(inverted exclamation mark) 1) FOR INVOICE. AMOUNT TO BILI.ER
UPON PAYEIR APPIZ 1
INTERMEDIARY RECEIVES PAYMENT FROM PAYER VIA ELECTRONI
TRANSFEAR (ACII) 60 DAYS AFTER INVOICE DATE
A. APPLICATION/SETUP PROCESS (BILLER/PAYER BUSINESSES)
BUSINESS ACCESSES INTERMEDIARY WEB SITE TO APPLY AS A BILL
OR BOT11 AND AGREES TO CONTRACT TERNIS INCLUDING I-AI`,(
FUNDS TRANSITAIR DEBIT/CRI.111)[11 AUTHORIZATION FOR INTERME, 1,
INTERMEDIARY PERFORNIS BUSINESS VERIFICATION AND CREDIT/FU
TO DETERMINE BUSINESS ACCEPTANCE, CREDIT RAFLING, AND 1
LIMITS (TOTAL CREDIT EXTENDED AND NUMBER OPTRANSAC
INTERMEDIARY ENTERS CRI-111DIT11ARAMETERS INTO CUSTOMiI` R W
INTERMEDIARY USES W11` 13TO NOTIFY BUSINESS OF ACCETTA1
AND CREDIT PARAMETERS
A. APPLICATION/SETUP PROCESS (CONTINUI
THE 13LJSINESS ACCESSES INTERMEDIARY TRAINING SITEA, ON WI@A@13
S14,11,11'--'1@U'I'ORIAI. TRAINING AND PASSWORD S1,1`11 IJI'
THE BUSINESS SENDS BLANK VOIDED CHECK TO INTERMEAMARY Ar
INTERMEDIARY CUSTOMER SERVICE 800 # TO CONFIRM BUSINE.SS USER
NUMBER ANI) BANK ACCOUNT INFO (BIN AND ROUTING NUMBLA
INTERMEDIARY CONDUCTS TEST TRANSACTION TO CONFIRM BUSIM
ACCOUNT AND COMMUNICATES (EMAIL/FAX/PHONE) WITII BUSI CONFIRMING...

...IS COMP1,14,11,111)
111E BUSINESS MAINTAINS THEIR ACCOUNT INFORMATION ON INTERMf
SITE AND INTERMEDIARY COMMUNICATES WITI-1 BUSINESS CONFIRMir
FI B. BILLER INITIATES INVOICE
Bli,I,I,R SENDS...

< removed unnecessary information>

...10 DAYS (OR OTHER TIME PERIOD AS DETERMINED BY INTE
AN INTEREST RATEIFEE DETERMINED BY INTERMEDIARY
G. EXCEPTION PROCESSING: BILLER IS NSF
INTERMEDIARY NEGOTIATES REVISED PAYMENT TERMS WITII BILLE
LENGTH OF PAYMENT EXTENSION AND INTEREST RATI
INTERMEDIARY COMMUNICATES REMINDER NOTICES TO BILLER'
INVOICE AMOUNT WILL BE WITHDRAWN VIA ELECTRONIC FUNDS
FROM BILLER'S ACCOUNT. THE SCHEDULE FOR REMINDER NOTI,

WITI-IDRAWAL DATES ARE DETERMINED BY INTERMEDIARY
INTERMEDIARY TRANSFERS THE REVISED PAYMENT AMOUNT (NF
ABOVE) FROM BILLER BANK ACCOUNT TO INTERMEDIARY BANK A
ELECTRONIC FUNDS TRANSFER
H. EXCEPTION PROCESSING: BILLER DEFAULTI,
INTERMEDIARY INITIATES COLLECTIONS PROCEDURES AGAINS

12/3,K/21   (Item 21 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2009 WIPO/Thomson. All rts. reserv.

00435900   **Image available**
A METHOD AND SYSTEM FOR ELECTRONIC BILL PAYMENT
PROCEDE ET SYSTEME DE PAIEMENT ELECTRONIQUE DE FACTURES
Patent Applicant/Assignee:
  SUN MICROSYSTEMS INC,
Inventor(s):
  CHANG Sheueling,
  ROCHETTI Robert,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 9826364 A1 19980618
  Application: WO 97US22479 19971208 (PCT/WO US9722479)
  Priority Application: US 96762710 19961209
Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
  JP AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Publication Language: English
Fulltext Word Count: 6722
Main International Patent Class (v7): G06F-017/60
International Patent Class (v7): G06F-17:00...
Fulltext Availability:
Detailed Description
... For example, most banking institutions offer bill payment services
  through an outsourced third party. Fig. 1A shows one particular prior art bill payment
  system. A payor 100 sends an electronic mail message 101 authorizing an
  outsourced payment service s bank 106 clears the paper check with the
  payor's bank 110 through the Federal Reserve or local check clearing house
  organization 112

III. __Text Search Results from Dialog - NPL__

A.   Abstract Databases

? show files;ds;cost;logoff hold
File 471:New York Times Fulltext 1980-2009/Nov 30
        (c) 2009 The New York Times
File 139:EconLit 1969-2009/Nov
        (c) 2009 American Economic Association
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
        (c) 2002 Gale/Cengage
File 474:New York Times Abs 1969-2009/Dec 01
        (c) 2009 The New York Times
File 475:Wall Street Journal Abs 1973-2009/Dec 01
        (c) 2009 The New York Times
File 35:Dissertation Abs Online 1861-2009/Oct
        (c) 2009 ProQuest Info&Learning
File 65:Inside Conferences 1993-2009/Nov 30
        (c) 2009 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2009/Nov
        (c) 2009 The HW Wilson Co.
File 256:TecTrends 1982-2009/Nov W5
        (c) 2009 Info.Sources Inc. All rights res.
File   2:INSPEC 1898-2009/Nov W4
        (c) 2009 The IET

Set   Items   Description
S1   42075   ACH OR CLEARINGHOUSE OR CLEARING()HOUSE OR INTERMEDIARY OR
                 (THIRD OR 3RD)()PARTY OR TTP
S2   42075   ACH OR CLEARINGHOUSE OR CLEARING()HOUSE OR INTERMEDIARY OR
                 (THIRD OR 3RD)()PARTY OR TTP
S3   13458   IDENTIFY??? OR IDENTIFICATION OR CHECK??? OR IDENTIFY??? OR
                 IDENTIFIE? ? OR IDENTIFICATION OR SPOT? ? OR SPOTT??? OR DET-
                 ECT??? OR SENSE? ? OR PERCEIV??? OR RECOGNI? OR DISTINGUISH???
                 OR INVESTIGAT??? OR VERIF? OR VALIDAT? OR CONFIRM?
S4   2132   PAYOR OR PAYER OR CONSUMER OR BILLEE OR (CHECK OR CHEQUE)(-
)(WRITER OR MAKER OR ISSUER) OR REMUNERAT?R OR SPENDER
S5   14743   PRIOR OR BEFORE OR RECENTLY OR EARLIER OR PREVIOUS?? OR PA-
                 ST OR HISTOR? OR ALREADY OR FORMERLY
S6   671   BILLING OR (BILL OR BILLS)(2N)(PAY OR PAYING OR PAYMENT OR
                 PRESENT OR PRESENTING OR PRESENTMENT OR PRESENTATION) OR (FUND
                 OR FUNDS)(2N)(TRANSFER OR TRANSFERS OR TRANSFERR???) OR EFT
S7   45   S3(3N)S4
S8   14   S5(3N)S6
S9   0   S2(S)S7(S)S8
S10   0   S2(S)S3(S)S4(S)S5(S)S6
S11   175   S2(S)S4(S)S5

```
S12      32   S3(S)S11
S13      17   S5(5N)S6
S14       0   S11(S)S13
S15       0   S11 AND S13
S16       6   S6(S)S11
S17      38   S12 OR S16
S18      16   S17 NOT (PY>1999 OR PD=19990427:19991231)
S19      15   RD (unique items)
```

19/6/1   (Item 1 from file: 471)
03889160 285110990419
BUSINESS DIGEST
Monday April 19 1999
Word Count: 1068

19/6/2   (Item 1 from file: 139)
252871
TITLE: Complaint Behavior of Mexican-American Consumers to a Third-Party Agency
 PUBLICATION DATE: 1991

19/6/3   (Item 1 from file: 583)
09051632
La produccion se recupera en noviembre y crece el 4.5%
  SPAIN: INDUSTRIAL PRODUCTION UP 4.5% IN NOVEMBER
28 Jan 1999

19/6/4   (Item 2 from file: 583)
04258299
CAPITAL GOODS IMPORTS DOWN 5% FOR FIRST-QUARTER 1991
  SPAIN - CAPITAL GOODS IMPORTS DOWN 5% FOR FIRST-QUARTER 1991
8 May 1991

19/6/5   (Item 3 from file: 583)
04028320
MORTGAGE ADVICE FEES NEED ALTERATION
 UK - MORTGAGE ADVICE FEES NEED ALTERATION
10 January 1991

19/6/6   (Item 1 from file: 474)
00976259 NYT Sequence Number: 094095790306
(Some economists feel growth of money market funds which invest in
  short-term debt securities such as Treasury bills and commercial paper is

begining to interfere with Fed Reserve Bd's ability to fine-tune monetary
policy. Money market funds are similar to savings or checking
accounts without being counted in money supply figures. Are also
providing new competition for savings institutions, as well as impinging
on role of banking system as prime intermediary between consumers
and large borrowers. Funds grew by about $5.3 Billion between Sept '78
and Jan '79, to $15 billion, while demand deposits at banks declined by
$4.2 Billion to $261.7 Billion and savings deposits fell by $5.9 Billion.
Reasons for consumer interest in funds include current high
interest rates and sagging stock and bond markets. History of funds
reviewed. Table of top ten funds in '78, graph of growth of money market funds (M).)
Tuesday March 6 1979

 19/6/7   (Item 2 from file: 474)
00595312   NYT Sequence Number: 057657750516
(US Sen, 61 to 28, passes bill that would create Fed agency with authority
 to represent consumers before regulatory agencies and in cts, and
 act as clearinghouse for consumer information and complaints.
 Bill would give agency 3-yr life, and Cong, after revg agency work, would
 decide whether agency should live or die. Sen votes to exclude labor-mgt
 relations cases and broadcast license renewals before FCC from
 agency jurisdiction. Sen Robert P Griffin says he hopes and expects Pres
 Ford will veto bill in its present form. Sen, 56 to 33,
 accepts amendment that excludes from agency jurisdiction Fed agency
 actions concerning agr, but does not exclude interest in foods and fibers
 in hands of middlemen. Amendment was offered by Sen Robert Dole and
 opposed by Sen Abaraham A Ribicoff. Sen, 48 to 40, defeats McClellan
 amendment that would have diluted power of consumer agency admr by
 adding 3-man comm to set agency policy. Sen, 67 to 24, rejects move by
 Sen William L Scott to give control over agency litigation to Justice Dept (M).)
Friday May 16 1975

 19/6/8   (Item 1 from file: 35)
1064928 ORDER NO: AAD13-35387
POS: AN EMERGING UTILITY
 Year: 1988

 19/6/9   (Item 2 from file: 35)
733793 ORDER NO: AAD81-00231
CONSUMER PERSPECTIVES ON THE SOCIAL SERVICES: A STUDY IN THE MEASUREMENT
OF CONSUMER SATISFACTION
 Year: 1980

 19/6/10   (Item 1 from file: 2)

07914716
Title: Destination Maui? An exploratory assessment of the efficacy of
  self-booking in travel
INSPEC Update Issue: 2001-018
Copyright: 2001, IEE

 19/6/11   (Item 2 from file: 2)
07265782
Title: Loyalty and commitment in the online industry
Book Title: Online Information 98. Proceedings
Publication Date: 1998
INSPEC Update Issue: 1999-022
Copyright: 1999, IEE

 19/6/12   (Item 3 from file: 2)
07086489
Title: Business-to-business e-commerce
Publication Date: Nov. 1998
INSPEC Update Issue: 1998-046
Copyright: 1998, IEE

 19/6/13   (Item 4 from file: 2)
04766901
Title: System encourage patients to pay physician bills on the spot
Publication Date: Oct. 1990
INSPEC Update Issue: 1991-001
Copyright: 1991, IEE

 19/6/14   (Item 5 from file: 2)
03716264
Title: Desiderata for a viable ACH [automated clearing house]
Publication Date: March 1986
INSPEC Update Issue: 1986-017
Copyright: 1986, IEE

 19/6/15   (Item 6 from file: 2)
03071552
Title: Understanding electronic banking
Publication Date: 1983
INSPEC Update Issue: 1983-008
Copyright: 1983, IEE

19/3,K/12   (Item 3 from file: 2)
DIALOG(R)File   2:INSPEC

07086489
Title: Business-to-business e-commerce
Authors(s): Carroll, M.
Journal: WEB Techniques, vol.3, no.11, pp.44-6, 48-52
Publisher: Miller Freeman
Country of Publication: USA
Publication Date: Nov. 1998
ISSN: 1086-556X
SICI: 1086-556X(199811)3:11L.44:BBC;1-0
CODEN: WETEFA
Language: English
Subfile(s): C (Computing & Control Engineering); E (Mechanical & Production Engineering)
INSPEC Update Issue: 1998-046
Copyright: 1998, IEE
Abstract: While the returns for business-to-consumer (B2C)
    e-commerce over the Web have been largely disappointing (with some
    notable exceptions like...

    ...B2B e-commerce is not new. Businesses had been quietly conducting
    e-commerce for decades before the Internet became a popular
    communications infrastructure. Before the Net, they connected
    their mainframes and minis via direct dial-up or proprietary third
    party value added networks (VANs). However, because of the global
    reach of the Net, Internet B2B...

    ...From general application server to specific e-commerce tools, we try to
    give you a sense of the range of frameworks cropping in support of
    this fast growing application area. We...

19/3,K/14   (Item 5 from file: 2)
DIALOG(R)File   2:INSPEC

03716264
Title: Desiderata for a viable ACH [automated clearing house]
Authors(s): Stone, B.K.
Journal: Economic Review Federal Reserve Bank of Atlanta, vol.71, no.3, pp.34-43
Country of Publication: USA
Publication Date: March 1986
ISSN: 0732-1813
CODEN: ECRWDA
Language: English
Subfile(s): D (Information Technology for Business); E (Mechanical &

Production Engineering)
INSPEC Update Issue: 1986-017
Copyright: 1986, IEE
Abstract: Developing generic information exchange and payor control
    capabilities is crucial if the automated clearinghouse (ACH)
    is to win high-volume markets like corporate trade payments and variable
    amount consumer bills. If the system makes these improvements and
    also convinces financial institutions and other service...
...viable and attractive, then the serious product support and marketing
    efforts that are prerequisite to check displacement will follow.
    Also, before the ACH can work effectively in the
    marketplace, depository institutions must develop their own capabilities
    in providing clearinghouse services and must market them aggressively

 19/3,K/15   (Item 6 from file: 2)
DIALOG(R)File   2:INSPEC
(c) 2009 The IET. All rts. reserv.

03071552
Title: Understanding electronic banking
Authors(s): Johnson, H.G.
Author Affiliation: Price Waterhouse, New York, NY, USA
Journal: Price Waterhouse Review, vol.27, no.1, pp.7-15
Country of Publication: USA
Publication Date: 1983
ISSN: 0032-8170
CODEN: PWTRBQ
Language: English
Subfile(s): C (Computing & Control Engineering); D (Information
    Technology for Business); E (Mechanical & Production Engineering)
INSPEC Update Issue: 1983-008
Copyright: 1983, IEE
Abstract: The banking industry is developing electronic consumer
    services in four basic ways: automated banking services (primarily
    automated teller machines), point-of-sale services, home banking
    (including pay-by-phone) services, and automated clearinghouse
    services. The author presents a summary of the history and growth
    rate of these services and foresees three major developments in retail
    electronic banking over the next ten years or so. These are a new form
    of identification to replace personal identification
    numbers, a change in the economics of electronic banking for the
    consumer, and availability of more timely receipts and
    confirmations for electronic transactions. The management planning
    process is evaluated and seven basic concerns are identified:
    organisation and management control; environmental and competitive
    forces; marketing and consumer acceptance; technical and system
    feasibility; control, security, and privacy; legal and regulatory factors; resources and...

B.   Full-text Databases

Full text NPL files - 1

? show files;ds;cost;logoff hold
File 20:Dialog Global Reporter 1997-2009/Dec 01
      (c) 2009 Dialog

Set   Items   Description
S1   765297   ACH OR CLEARINGHOUSE OR CLEARING()HOUSE OR INTERMEDIARY OR
        (THIRD OR 3RD)()PARTY OR TTP
S2   765297   ACH OR CLEARINGHOUSE OR CLEARING()HOUSE OR INTERMEDIARY OR
        (THIRD OR 3RD)()PARTY OR TTP
S3   446561   IDENTIFY??? OR IDENTIFICATION OR CHECK??? OR IDENTIFY??? OR
        IDENTIFIE? ? OR IDENTIFICATION OR SPOT? ? OR SPOTT??? OR DET-
        ECT??? OR SENSE? ? OR PERCEIV??? OR RECOGNI? OR DISTINGUISH???
        OR INVESTIGAT??? OR VERIF? OR VALIDAT? OR CONFIRM?
S4   118609   PAYOR OR PAYER OR CONSUMER OR BILLEE OR (CHECK OR CHEQUE)(-
)(WRITER OR MAKER OR ISSUER) OR REMUNERAT?R OR SPENDER
S5   550843   PRIOR OR BEFORE OR RECENTLY OR EARLIER OR PREVIOUS?? OR PA-
        ST OR HISTOR? OR ALREADY OR FORMERLY
S6   30219   BILLING OR (BILL OR BILLS)(2N)(PAY OR PAYING OR PAYMENT OR
        PRESENT OR PRESENTING OR PRESENTMENT OR PRESENTATION) OR (FUND
        OR FUNDS)(2N)(TRANSFER OR TRANSFERS OR TRANSFERR???) OR EFT
S7   2300   S3(3N)S4
S8   822   S5(3N)S6
S9   5   S2(S)S7(S)S8
S10   731   S2(S)S3(S)S4(S)S5(S)S6
S11   66   S10(S)(S7 OR S8)
S12   15   S11 NOT (CONFERENCE()CALL OR (FIRST OR 1ST OR SECOND OR 2ND
        OR THIRD OR 3RD OR FOURTH OR 4TH OR FINAL OR PRELIMINARY OR -
        INTERIM)()(QUARTER OR RESULTS) OR QUARTERLY OR ANNUAL()REPORT
        OR (8 OR 10)()(K OR Q) OR 8K OR 8Q OR 10K OR 10Q OR WEBCAST OR
        WEBINAR)
S13   106   S10 NOT (CONFERENCE()CALL OR (FIRST OR 1ST OR SECOND OR 2ND
        OR THIRD OR 3RD OR FOURTH OR 4TH OR FINAL OR PRELIMINARY OR -
        INTERIM)()(QUARTER OR RESULTS) OR QUARTERLY OR ANNUAL()REPORT
        OR (8 OR 10)()(K OR Q) OR 8K OR 8Q OR 10K OR 10Q OR WEBCAST OR
        WEBINAR)
S14   5   S13 NOT (PY>1999 OR PD=19990427:19991231)
S15   5   RD (unique items)

 15/6/1
03718344 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Britton & Koontz Announces Investment in Internet Banking Company
December 10, 1998

WORD COUNT: 287

15/6/2
02887353
Fierce Competition in Wireless Markets Causes Shift in Customer
  Satisfaction Leaders in The J.D. Power and Associates Fourth Annual
  Wireless Customer Satisfaction Study
September 22, 1998
WORD COUNT: 1191

15/6/3
02881519
IwayNet CEO, David Kumar Singh, Responds to Ameritech's Anti-Cramming
  Publicity Campaign
September 21, 1998
WORD COUNT: 1029

15/6/4
01328212 (USE FORMAT 7 OR 9 FOR FULLTEXT)
BITS, Publishers of Open Financial Exchange and GOLD Team Announce
  Timetable for the Publication of Converged Specification
April 07, 1998
WORD COUNT: 1240

15/6/5
01232580 (USE FORMAT 7 OR 9 FOR FULLTEXT)
TriSense Offers Bank-Controlled Electronic Bill Presentment Solution
March 25, 1998
WORD COUNT: 792

15/3,K/5
DIALOG(R)File 20:Dialog Global Reporter
(c) 2009 Dialog. All rts. reserv.

01232580 (USE FORMAT 7 OR 9 FOR FULLTEXT)
TriSense Offers Bank-Controlled Electronic Bill Presentment Solution
BUSINESS WIRE
March 25, 1998   8:20
JOURNAL CODE: WBWE LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 792
...   Banks can generate fee income from a number of PaySense-based
services, including bill presentment, ACH payment origination and delivery of
guaranteed funds. Because banks provide these services directly to commercial...

... only electronic bill presentment and payment system that offers
completely anonymous communication over the Internet. Before bills are sent,
PaySense software at the bank "strips out" all sensitive information such as...

... basis for bill delivery. For billers, this allows existing bill designs
- including rich graphics and recognized brand identity - to be reproduced
electronically and made interactive without legacy system changes. For banks...

... PaySense has been designed to integrate smoothly with other electronic
payment systems as well, including ACH origination systems, POS and
biller accounts receivable systems. TriSense is uniquely prepared to
provide this...

Full text NPL files - 2

? show files;ds;cost;logoff hold
File 634:San Jose Mercury Jun 1985-2009/Nov 29
       (c) 2009 San Jose Mercury News
File 608:MCT Information Svc. 1992-2009/Dec 01
       (c) 2009 MCT Information Svc.
File 610:Business Wire 1999-2009/Dec 01
       (c) 2009 Business Wire.
File 613:PR Newswire 1999-2009/Dec 01
       (c) 2009 PR Newswire Association Inc
File 810:Business Wire 1986-1999/Feb 28
       (c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
       (c) 1999 PR Newswire Association Inc
File 626:Bond Buyer Full Text 1981-2008/Jul 07
       (c) 2008 Bond Buyer
File 268:Banking Info Source 1981-2009/Nov W4
       (c) 2009 ProQuest Info&Learning
File 9:Business & Industry(R) Jul/1994-2009/Nov 30
       (c) 2009 Gale/Cengage
File 15:ABI/Inform(R) 1971-2009/Nov 30
       (c) 2009 ProQuest Info&Learning
File 16:Gale Group PROMT(R) 1990-2009/Nov 03
       (c) 2009 Gale/Cengage
File 148:Gale Group Trade & Industry DB 1976-2009/Nov 30
       (c) 2009 Gale/Cengage
File 160:Gale Group PROMT(R) 1972-1989
       (c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2009/Oct 28
       (c) 2009 Gale/Cengage
File 621:Gale Group New Prod.Annou.(R) 1985-2009/Oct 20
       (c) 2009 Gale/Cengage
File 636:Gale Group Newsletter DB(TM) 1987-2009/Nov 03
       (c) 2009 Gale/Cengage
File 267:Finance & Banking Newsletters 2008/Sep 29
       (c) 2008 Dialog
File 624:McGraw-Hill Publications 1985-2009/Dec 01
       (c) 2009 McGraw-Hill Co. Inc
File 625:American Banker Publications 1981-2008/Jun 26
       (c) 2008 American Banker

Set   Items   Description
S1   2889070   ACH OR CLEARINGHOUSE OR CLEARING()HOUSE OR INTERMEDIARY OR
         (THIRD OR 3RD)()PARTY OR TTP
S2   2889070   ACH OR CLEARINGHOUSE OR CLEARING()HOUSE OR INTERMEDIARY OR
         (THIRD OR 3RD)()PARTY OR TTP
S3   1031547   IDENTIFY??? OR IDENTIFICATION OR CHECK??? OR IDENTIFY??? OR

IDENTIFIE? ? OR IDENTIFICATION OR SPOT? ? OR SPOTT??? OR DET-
ECT??? OR SENSE? ? OR PERCEIV??? OR RECOGNI? OR DISTINGUISH???
OR INVESTIGAT??? OR VERIF? OR VALIDAT? OR CONFIRM?
S4   366103   PAYOR OR PAYER OR CONSUMER OR BILLEE OR (CHECK OR CHEQUE)(-
)(WRITER OR MAKER OR ISSUER) OR REMUNERAT?R OR SPENDER
S5   1379714   PRIOR OR BEFORE OR RECENTLY OR EARLIER OR PREVIOUS?? OR PA-
ST OR HISTOR? OR ALREADY OR FORMERLY
S6   121330   BILLING OR (BILL OR BILLS)(2N)(PAY OR PAYING OR PAYMENT OR
PRESENT OR PRESENTING OR PRESENTMENT OR PRESENTATION) OR (FUND
OR FUNDS)(2N)(TRANSFER OR TRANSFERS OR TRANSFERR???) OR EFT
S7   10123   S3(3N)S4
S8   3871   S5(3N)S6
S9   21   S2(S)S7(S)S8
S10   20749   S2(S)S4(S)S5
S11   663   S10(S)(S7 OR S8)
S12   2626   S2(10N)S4(10N)S5
S13   117   S12(10N)(S7 OR S8)
S14   135   S9 OR S13
S15   31   S14 NOT (PY>1999 OR PD=19990426:19991231)
S16   25   RD (unique items)

 16/6/1   (Item 1 from file: 810)
0648294   BW1623
LABORATORY CORP AMERICA: Laboratory Corporation of America announces
    settlement with U.S. government
November 21, 1996

 16/6/2   (Item 1 from file: 268)
00349173
Firms Search for Way to Make Electronic Checking Work --- Consumers Like
 the Feel of Paper; Merchants Want to Be Free of Hassles
Nov 17, 1998

 16/6/3   (Item 2 from file: 268)
00276769 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Banks can slice transaction costs
Dec 1995
WORD COUNT: 00906

 16/6/4   (Item 3 from file: 268)
00069657
Paper checks continue to outstrip EFT
May 1990

16/6/5   (Item 1 from file: 9)
01089698 Supplier Number: 23672637   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Software market's brave new world
October 14, 1996
WORD COUNT: 887

16/6/6   (Item 1 from file: 15)
01757638 04-08629   **USE FORMAT 7 OR 9 FOR FULL TEXT**
Former advisers foresee possible Net regulations
Jan 18, 1999   LENGTH: 1 Pages
WORD COUNT: 510

16/6/7   (Item 2 from file: 15)
01429882 00-80869   **USE FORMAT 7 OR 9 FOR FULL TEXT**
Acquisitions, alliances expected to spur Internet commerce
May 19, 1997   LENGTH: 1 Pages
WORD COUNT: 382

16/6/8   (Item 3 from file: 15)
00878587 95-27979   **USE FORMAT 7 OR 9 FOR FULL TEXT**
A beginner's guide to the U.S. payments system
Jul 1, 1994   LENGTH: 5 Pages
WORD COUNT: 3228

16/6/9   (Item 4 from file: 15)
00840449 94-89841
Payor bank liability for failure to return checks
Winter 1993   LENGTH: 12 Pages

16/6/10   (Item 5 from file: 15)
00747332 93-96553   **USE FORMAT 7 OR 9 FOR FULL TEXT**
New laws tough on retail
Aug 1993   LENGTH: 2 Pages
WORD COUNT: 1003

16/6/11   (Item 6 from file: 15)
00518718 90-44475
Have You Heard? "Check and List" Is Obsolete for Receiving Consumer Bill Payments
Sep/Oct 1990   LENGTH: 2 Pages

16/6/12   (Item 7 from file: 15)

00087218 79-02106
Competition Grows Hotter
Dec. 1978

 16/6/13   (Item 1 from file: 16)
06084942   Supplier Number: 53603779 (USE FORMAT 7 FOR FULLTEXT)
Former advisers foresee possible Net regulations.(Christine Varney and Ira
  Magaziner)(Government Activity)
Jan 18, 1999
Word Count: 517

 16/6/14   (Item 2 from file: 16)
04658146   Supplier Number: 46854235 (USE FORMAT 7 FOR FULLTEXT)
The Dust Settles: LabCorp Pays the Bill
Nov 1, 1996
Word Count: 592

 16/6/15   (Item 3 from file: 16)
04622107   Supplier Number: 46799391 (USE FORMAT 7 FOR FULLTEXT)
Electronic Distribution Embraced By Publishers: Software market's brave new world
Oct 14, 1996
Word Count: 898

 16/6/16   (Item 1 from file: 148)
09048913   SUPPLIER NUMBER: 18772814   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Software market's brave new world. (electronic software distribution)
  (Industry Trend or Event)
Oct 14, 1996
WORD COUNT: 964   LINE COUNT: 00083

 16/6/17   (Item 2 from file: 148)
08915275   SUPPLIER NUMBER: 18566830   (USE FORMAT 7 OR 9 FOR FULL TEXT)
The money changers: digital cash innovators talk banks, bits, bytes and
  bucks. (interviews with Intuit CEO Scott Cook, Digicash CEO David Chaum,
  Sholom Rosen, vp, Citibank, Federal Reserve Board Gov Larry Lindsey, Rep
  Mike Castle and U.S. Treasury Dept comptroller Eugene Ludwig)(Forbes
  ASAP) (Industry Trend or Event)
August 26, 1996
WORD COUNT: 3954   LINE COUNT: 00296

 16/6/18   (Item 3 from file: 148)
05458314   SUPPLIER NUMBER: 11289600   (USE FORMAT 7 OR 9 FOR FULL TEXT)

By any name, patient accounts manager ripe for re-evaluation. (Patient
  Accounts Management)
Sept, 1991
WORD COUNT: 1229   LINE COUNT: 00108

  16/6/19   (Item 4 from file: 148)
04506254   SUPPLIER NUMBER: 08301723   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Electronic dinosaurs. (home banking, telephone bill paying)
Jan, 1990
WORD COUNT: 1920   LINE COUNT: 00161

  16/6/20   (Item 1 from file: 636)
04033356   Supplier Number: 53360651   (USE FORMAT 7 FOR FULLTEXT)
New Directions.
March, 1998
Word Count: 7229

  16/6/21   (Item 2 from file: 636)
03299882   Supplier Number: 46776065   (USE FORMAT 7 FOR FULLTEXT)
In The News: Clearinghouses Find New Ways To Meet The Challenge Of Selling
  Doctors On EDI
Oct 6, 1996
Word Count: 840

  16/6/22   (Item 3 from file: 636)
02632205   Supplier Number: 45329097   (USE FORMAT 7 FOR FULLTEXT)
Home Banking Checkfree Adds To Crowded Court Dockets
Feb 11, 1995
Word Count: 769

  16/6/23   (Item 4 from file: 636)
01584822   Supplier Number: 42372646   (USE FORMAT 7 FOR FULLTEXT)
HOW TO WEAN THE PUBLIC FROM CHECKS: START BY COMBINING PAPER WITH
  ELECTRONICS
Sept 19, 1991
Word Count: 1706

  16/6/24   (Item 1 from file: 267)
00040017
 ONLINE BANKING TO OFFER RETAIL, WHOLESALE OPTIONS: PAYMENT PROCESSORS,
VANS DISCUSS CONNECTION
March 4, 1998 REPO

WORD COUNT: 1325

16/6/25   (Item 1 from file: 625)
0012155
Transfer Systems, Cash Management To Undergo Changes: Regulatory and Fed
    Changes Revolutionize Systems
November 19, 1982, Friday

16/3,K/5   (Item 1 from file: 9)
DIALOG(R)File   9:Business & Industry(R)

01089698 Supplier Number: 23672637   (USE FORMAT 7 OR 9 FOR FULLTEXT)
Software market's brave new world
(Software Publishers Association releases guidelines to help its members
 develop online sales strategies)
Computer Retail Week, v 6, n 150, p 1+
October 14, 1996
DOCUMENT TYPE: Journal ISSN: 1066-7598 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 887
TEXT:
...clearinghouse. in a matter of seconds, the distributor's commerce server
would communicate with the clearinghouse via EDI and approve the
retailer's credit before the sale was closed. The clearinghouse
, with investments in fraud detection, would verify the
consumer's credit card information before transmitting the software.

 16/3,K/8   (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

00878587 95-27979
A beginner's guide to the U.S. payments system
Bauer, Paul W
Economic Commentary (Federal Reserve Bank of Cleveland) PP: 1-5 Jul 1,
1994
ISSN: 0428-1276 JRNL CODE: ECC
WORD COUNT: 3228
...TEXT: although the float nets out, there is an indirect cost of 50 cents
if the payor writes a check rather than initiating an ACH
transaction. When considering the total resources expended, cash and
ACH are the least costly options. The potential problem that arises
because of the divergence between payor and social costs is discussed below.

* THE FEDERAL RESERVE'S ROLE: PAST AND PRESENT

 16/3,K/11   (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

00518718 90-44475
Have You Heard? "Check and List" Is Obsolete for Receiving Consumer Bill Payments
White, George C.

Journal of Cash Management v10n5 PP: 52-53 Sep/Oct 1990
ISSN: 0731-1281 JRNL CODE: JCG
...ABSTRACT: of the electronic consolidation options for payments from
consumers. Many corporate accounts receivable functions receiving
consumer payments as a check and list must key in the customer
payment account number and the amount being paid...

...expedite the availability of funds. Remittance consolidation is
performed by a number of financial institutions already engaged in
bill-paying services, with transmission to corporate recipients
in customized or standardized automated clearinghouse (ACH) formats.

 16/3,K/17   (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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08915275   SUPPLIER NUMBER: 18566830   (USE FORMAT 7 OR 9 FOR FULL TEXT)
The money changers: digital cash innovators talk banks, bits, bytes and
  bucks. (interviews with Intuit CEO Scott Cook, Digicash CEO David Chaum,
  Sholom Rosen, vp, Citibank, Federal Reserve Board Gov Larry Lindsey, Rep
  Mike Castle and U.S. Treasury Dept comptroller Eugene Ludwig)(Forbes
  ASAP) (Industry Trend or Event)
Koprowski, Gene
Forbes, v158, n5, pS68(6)
August 26, 1996
ISSN: 0015-6914   LANGUAGE: English   RECORD TYPE: Fulltext; Abstract
WORD COUNT: 3954   LINE COUNT: 00296
...   far. Only 2% Of of our customers used CheckFree (a third-party
provider of online bill-payment services for earlier
versions of Quicken). We discovered that it wasn't because people don't want to...

 16/3,K/20   (Item 1 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2009 Gale/Cengage. All rts. reserv.

04033356   Supplier Number: 53360651 (USE FORMAT 7 FOR FULLTEXT)
New Directions.
Bank Technology News, pNA
March, 1998
Language: English   Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 7229
...   which are independent organizations that guarantee the authenticity
of digital signatures. Many think that those third party CAs
should be banks, since they have been in the trust and authentication
business for...of a large financial institution. "In the world of

electronic commerce, you need a trusted third party to identify
a digital signature," says Jay Simmons, vice president of CertCo. "That
third party is banks. Who knows more about your legitimacy as a
business than your banker?" Already...and walk-in customers, back-end bill
payment processing, gift certificate processing, payroll processing,
cashier check processing and consumer check processing
for credit unions. Travelers' plan is to "continue to grow in the payment
systems...spokesperson for CheckFree, Columbus, OH. CheckFree's Vice
Chairman, Mark Johnson, notes, "Travelers' business has historically
been walk-in bill pay, and I believe they're counting those
numbers as part of their electronic bill payment...SS>NACHA Tests Digital
Certificates <BI>By David Stahl A pilot that the National Automated
Clearing House Association and five banks have been working on
since mid-1997 is expected to bring...

...bank, Bank Y. The certification function adds to the bank's role as a
trusted third party in financial transactions. "Banks act as
agents for their customers," says David Merritt, product design...

 16/3,K/24   (Item 1 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2008 Dialog. All rts. reserv.

00040017
 ONLINE BANKING TO OFFER RETAIL, WHOLESALE OPTIONS: PAYMENT PROCESSORS,
VANS DISCUSS CONNECTION
CORPORATE EFT REPORT
March 4, 1998 REPO VOL: 18 ISSUE: 4 DOCUMENT TYPE: NEWSLETTER
PUBLISHER: PHILLIPS BUSINESS INFORMATION
LANGUAGE: ENGLISH   WORD COUNT: 1325   RECORD TYPE: FULLTEXT
        (c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.
TEXT:
...   Columbus, Ohio-based CheckFree Corp. [CKFR], which will handle
electronic payment processing and bill presentment for Integrion,
already has a subscriber base of its own of 200,000, of which an estimated 5...

...Business-to-business transactions that require nothing more than
a billing amount, account number and payer identification are
indistinguishable from the electronic consumer payments that service
providers like CheckFree offer today. Going...

...year of both the MSFDC and Integrion
home banking systems will focus on retail electronic bill presentment
and payment, CheckFree already is positioning itself ...access to account
balances online and the ability to pay virtually anyone using an
automated clearing house credit that assures the receiver of adequate funds.

16/3,K/25   (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications

0012155
Transfer Systems, Cash Management To Undergo Changes: Regulatory and Fed
    Changes Revolutionize Systems
American Banker - November 19, 1982, Friday; Pg. 28
WORD COUNT: 2,019
BYLINE:
By BARBARA K. WILLIAMSON, Vice President, Cash Management Division,
Centerre Bank, St. Louis, Mo.
TEXT:
... various wire transfer systems for years to transfer funds between
accounts in different banks. More recently consumer EFT
systems have mushroomed, made possible by the developments in plastic card,
telephone, and telecommunications technology.
Corporate EFT
    Excluding the ACH , the four major systems available to
corporations for electronic money transfer are Fedwire, Bankwire, SWIfT...

IV. <u>Additional Resources Searched</u>

Searches were done in two template files not available through DIALOG, the Internet and Personal Computing Abstracts and the Financial Times, but there were no results.